

# Guide to New Ideas, Services, and Activities of The American Bankers Association

A.B.A.—GENERAL	MONTH	PAGE	A Preliminary Examination of A.B.A.'s "Unpredictable Creature"—F. Prior	MONTH	PAGE	Meet President Rogers—R. L. Kraybill	MONTH	PAGE
Adm. Comm. Approves Move to Washington	Apr.	128		Oct.	86		Nov.	35
A.B.A. Pres. Supports a Student Loan Secondary Market	June	32				Pictures	Sept.	100
Aloha, Malihini! (95th Conv. in Hawaii) — W.P. Bogie	Sept.	43				Pres. Alexander Testifies Before Special Sub-committee on Education	Sept.	83
Analyzes Tax Reform Act	Feb.	43				Pres. Rogers Supports Establishment of National Student Loan Assoc.	May	102
Appoints Subcomm. to Fed. Legis. Comm.	Feb.	92				Savidge, Edgar T. Exec. Mgr.	Nov.	104
Asks Relief from Disclosure Requirements Relating to Ownership Rules for Broadcasting Stations	Dec.	62				Sommer, Clifford C. New V.P.	Nov.	99
Conv. Exhibitors	Sept.	108				State Bankers Assn. Presidents 1969-1970	Oct.	94
Conv. Program	Sept.	106				Stutts, Clyde L. New Treas.	Nov.	100
Conv. Resolutions	Nov.	103				Terry, Clifton D. Chm. Exec. Comm.	Dec.	92
Dues to Be Increased 30%	Sept.	82				State Bank Div.		
Estimated Attendance 95th Conv., Sept. 28-Oct. 1	Sept.	82				Warren, Gerald E. V.P. Marketing/Savings Div.	Dec.	92
Forms Housing Task Force	Apr.	44				Wilson, Thos. G. New Pres. State Bank Div.	Nov.	101
Gears for Change	June	59				Wilson, Thos. G. Pres. State Bank Div.	Dec.	92
Inflation Discussed by A.B.A. Pres.	Aug.	18						
Introduces New Personalized Procedure for Handling Inquiries	Jan.	88						
Letter to Membership Offers Assistance in Creating Good Public Relations	Feb.	92						
New Members Include 44 Head Offices and 65 Branch Offices	Jan.	88						
News	Sept.	82						
95th Annual Conv.	Sept.	97						
95th Annual Conv. in Honolulu	Nov.	98						
Offers Ad Plan to Stem Savings Flow	Nov.	72						
Officials Look Ahead	Jan.	31						
On I-BHC Bill	Apr.	36						
On Unsolicited Credit Cards	Nov.	22						
Opinion on Credit Card Legislation	Feb.	39						
Promotes Bank Loans to Minority-Owned Businesses	June	33						
Proposed Amendment to Constitution	Sept.	84						
Report of New Members June-Aug.	Oct.	56						
Reports New Members	July	68						
Senators Hear A.B.A. on Mortgage Legislation	Apr.	43						
Shows Its Wares	June	112						
Statement on Interest Rate Control Act	Dec.	37						
Supports Revenue-Sharing but Cautions on Federal Spending	June	34						
Survey on Time Deposits	Sept.	82						
Urge Changes in Foreign Aid Approach	Mar.	38						
With Foundation for Full Service Banks Announces 8-man Comm. for Banking Communications Program	Feb.	64						
Work in Progress	Sept.	82						
Work in Progress	Apr.	128						
<b>ADVISORY COUNCIL ON CONSUMER AFFAIRS—A.B.A.</b>								
Elects Mrs. Faith Prior Chairman	Oct.	56						

STAFF-A.B.A.	MONTH	PAGE	MONTH	PAGE	MONTH	PAGE		
Adams, James M. Dir. of Automation Education and Dir. Natl. Automation School . . . . .	Nov.	96	Gill, John J., Deputy Mgr. . . . .	May	102	Skidmore, Sandra S., Adm. Asst. to the Exec. V.P. . . . .	Jan.	88
Andrews, George C. Dir., Statistical Services . . . . .	Apr.	128	Secy. Uniform Tax Treatment Comm. . . . .	Sept.	82	Smith, Mary C., Assoc. Secy. Trust Div. . . . .	May	102
Atkinson, Dr. Thomas R. Appointed Secy. of Foundation for Education in Economics . . . . .	Oct.	56	Haywood, Dr. Charles F. Named Consultant . . . . .	Sept.	82	Stevens, Donald E., Assoc. Dir. SGSB . . . . .	Nov.	96
Begley, Edward H., Asst. to Secy. Banking Ed. Comm. . . . .	Sept.	82	Henchey, C. Bickford to be Responsible for Standards Area . . . . .	Sept.	82	Talburt, Thomas Morton Asst. Dir. Pub. Rel. Dept. . . . .	May	102
Bevan, Robert L., Asst. Counsel Washington Office . . . . .	May	102	Hess, Alden C., Project Mgr., APT . . . . .	Sept.	82	Terwilliger, Roy W. Named Secy. Economic Education Comm. . . . .	Oct.	56
Buckwell, Ruth E., Asst. Ed. BANKING Retires . . . . .	June	74	Higginbotham, J.T., Secy., Svgs. Bonds Comm. . . . .	Feb.	92	Terwilliger, Roy W., Secy. State Assn. Sec. Moves to Washington Office . . . . .	Feb.	92
Burgis, Donald R. Dir. Data Processing . . . . .	May	102	Jaynes, Robert L., Dir. Natl. Instalment Credit Sch. and Secy. Bank Card Comm. . . . .	May	102	Watlington, H. Stirling Asst. Advertising Mgr. Marketing/Svgs. Div. . . . .	Nov.	96
Caramanica, Joseph Secy. Credit Policy Comm. and Asst. to Secy. Commercial Lending Comm.; also Registrar Natl. Commercial Lending School . . . . .	Apr.	128	Jaynes, Robert Leland, Secy. Instalment Credit Comm. . . . .	Apr.	128	Williams, R. Thomas Program Assoc., Urban Affairs Comm. . . . .	Apr.	128
Cash, James Barrett, Jr. Legis. Repr. Washington Office . . . . .	Mar.	82	Knobler, William, Marketing Research Mgr. . . . .	Feb.	92	Wimett, Ruth S. Information Dir. Member Services . . . . .	Jan.	88
Clark, John S., Asst. Secy. Marketing/Savings Div. . . . .	May	102	Knobler, William, Marketing Research Mgr., Marketing/Svgs. Div. . . . .	Apr.	128	Wojtum, Jules, Asst. Adm. Officer . . . . .	Nov.	96
Coleman, George W., Asst. Secy. Banking and Financial Research Comm. . . . .	Nov.	96	Lowrie, Gerald M., Dir. of Automation . . . . .	Sept.	82	Zuver, Charles O., Deputy Mgr. . . . .	May	102
Cotton, Robert Named Conf. Dir. . . . .	Oct.	56	McLaughlin, James D., Asst. Secy. Trust Div. and Asst. Dir. Natl. Trust Sch. . . . .	May	102			
Deastlov, Francis J., Assoc. Economist, Economic Research Dept. . . . .	Nov.	96	Myers, John E., Adv. Mgr. . . . .	Sept.	82			
Deitrick, Max C. Comptroller, A.B.A. . . . .	Feb.	92	Newman, Lawrence, Now Asst. Marketing Research Mgr. . . . .	Mar.	82			
Disman, Allan, Project Mgr., Automation and Technology Research . . . . .	Apr.	128	Newman, Lawrence J., Coordinator, Survey Services . . . . .	Nov.	96			
Edghill, Betty, Asst. to the Secy., State Assoc. Section . . . . .	Nov.	96	Quinn, Kenneth P., Adm. Asst. to Exec. Secy. of Urban Affairs Comm. . . . .	Jan.	88			
Ellis, Bernard J., Project Coordinator . . . . .	Feb.	92	Reeves, Marjean M., Now Adm. Asst. to the Exec. Mgr. . . . .	Jan.	88			
Ettman, Alan, Now Asst. to the Secy., Bank Card Comm. . . . .	Mar.	82	Reilly, Peter A., Deputy Mgr., Secy. Credit Policy Comm. and Secy. Small Bus. Credit Comm. . . . .	May	102			
Fehrenback, Joseph R., Deputy Mgr. . . . .	May	102	Rider, Bruce M., to Head Automation Research . . . . .	Sept.	82			
			Ritter, Bess, Managing Ed. Trust Bull., Trust Div. . . . .	May	102			
			Rossi, Paul, Asst. to Dir. of Publication . . . . .	Apr.	128			
			Schekorra, Eva W., Libr. Washington Office . . . . .	Nov.	96			

## Authors and Contributors

MONTH	PAGE	MONTH	PAGE	MONTH	PAGE			
Abouchar, Roger J. Bank Charge Cards in the 1970s . . . . .	Oct.	34	Bailey, Fred, Jr. Agriculture Is Major Polluter . . . . .	Apr.	120	Government Agencies vs. Banks . . . . .	May	66
Keeping Your Charge Plan on Track . . . . .	Feb.	53	Can Agriculture Survive the '70s . . . . .	Dec.	68	News of Agriculture and Rural Affairs . . . . .	June (formerly The Country Banker)	
Adams, E. Sherman Banking in Erewhon . . . . .	Oct.	29	The Challenge of the '70s . . . . .	Jan.	74	Preview of a Farm Program . . . . .	Sept.	78
Challenges Ahead for Bank Management . . . . .	June	52	The Country Banker . . . . .	Monthly exc. June		Selling the Country Banker . . . . .	July	71
Changes Ahead for the Banking Industry . . . . .	May	37	Farm Legislation Predicted . . . . .	Nov.	64	Whatever Happened to Farm Exports? . . . . .	Sept.	78
Credit Control in Erewhon . . . . .	Nov.	50	Farm Policy Showdown Under Way . . . . .	Aug.	64	Will There Be a Farm Bill? . . . . .	Mar.	72
Alexander, Willis W. In This Time of Challenge and Change . . . . .	July	37	Farmers, Consumers, and Statistics . . . . .	Sept.	80	Barash, Albert Bank Architecture: Remodeling . . . . .	July	66
Propitious Environment for Sustained Economic Growth . . . . .	Jan.	32	The Farmer's Hat Turns Gray . . . . .	June	72	Barrett, Charles C. Bankers in Key Areas Give: Four Reports on the Mortgage Market . . . . .	Feb.	49
Allen, George R. A Profile of the Ineffective Supervisor . . . . .	July	44	Farmers Home Denies Competing for Banks' Savings Deposits . . . . .	Oct.	51	Bauer, Ethel M. NABW Meets in San Francisco . . . . .	Nov.	70
Anderson, J. Joseph See Whittle, Jack W.			The Fertilizer Industry's Billion-Dollar Credit Crisis . . . . .	Feb.	76			

GE	What's New . . . . .	MONTH	PAGE	Burns, Arthur F.	MONTH	PAGE	Fredman, Albert J. and	MONTH	PAGE		
88	Monthly exc. Nov., Dec., Apr.			Dr. Burns Answers Some Questions . . . . .	Feb.	47	Wert, James E.				
02	<b>Beasley, Richard L.</b> Who Says We Shouldn't Have a Computer? . . . . .	Jan.	81	Camp, William B.	Bank Automation and Improved Public Service . . . . .	Apr.	71	Bank Stocks Have Entered a New Epoch . . . . .	Jan.	49	
96	<b>Beeson, William B.</b> Attracting Marketing Executives into Banking . . . . .	June	65	Capozzola, Carmine J.	The Background of ADAPSO . . . . .	Apr.	54	<b>Gainsbrugh, Martin R.</b>			
02	<b>Behrend, Del</b> Creative Financing for Minority Areas . . . . .	June	39	Credit Tie-in Arrangements . . . . .	July	53	Job Vacancy Data—A New Guide for Business . . . . .	Jan.	36		
56	<b>Blocker, J. Lester</b> The Story of Progress Plaza: Black Power + White Power = American Power . . . . .	Aug.	41	Cary, A. K.	The Trouble with Bankers . . . . .	Nov.	59	<b>Garwood, Griffith L.</b>	Agricultural Credit and Regulation Z . . . . .	June	76
92	Bloom, Si Guilt by Automation . . . . .	June	82	Clifford, Donald L.	Protection for the Unique Liability of Bank Officials . . . . .	Sept.	61	<b>Gelb, Gabriel M.</b>	Creative Budgeting for Better Bank Advertising . . . . .	Feb.	61
36	Blumner, Sidney M. and Hutchinson, Ralph B. How Bank Automation Can Affect Employment . . . . .	Jan.	77	Cole, David W. and Rapp, Wilbur A.	Bankers in Academia . . . . .	Sept.	49	<b>Gilleran, James E.</b>	SEC—the Banker's New Watchdog . . . . .	Feb.	52
02	Bogie, William P. Aloha, Malihini! . . . . .	Sept.	43	Consolvo, Louise	Make the Customer Know He Needs You . . . . .	Mar.	76	<b>Goldstein, Simeon H. F.</b>	Leasing/Owning—Which Gives a Bank Greater Flexibility? . . . . .	July	52
88	Computers, Communications, and Conferences . . . . .	Apr.	33	Cotterill, David L.	A Sensible Approach . . . . .	July	79	<b>Greenwood, William F.</b>	Remote Data Centers Solve Bank's Space Problem . . . . .	Feb.	85
96	<b>The Conflict of Interest Rates</b> . . . . .	Aug.	29	Cunningham, R. John	We Must Modernize Stock Certificate Handling . . . . .	Apr.	48	<b>Hagaman, T. Carter</b>			
02	It's a Time for Reason Rather than Zeal . . . . .	May	33	Davids, A. Ruth	So Your Husband Is a Bank Director! . . . . .	Mar.	44	A Common Sense Approach to Capital Forecasting: The third of a four-part article . . . . .	Jan.	44	
92	A Medley of Economic Views . . . . .	June	31	Davis, Sidney	The EDP People You Seek May Be on Your Payroll . . . . .	Sept.	47	How to Develop Financing Plan—Inexpensively: the fourth of a four-part article . . . . .	June	44	
86	More Public Views on Banking . . . . .	Mar.	37	Dupont, Felix Y.	See Boudrie, Kenneth B.			How to Plan Now to Meet Your Bank's Future Capital Needs: the first of a three-part article . . . . .	Aug.	48	
44	Our Assignment for '70 . . . . .	Dec.	35	Edeani, D. O.	Banking in Biafra . . . . .	Dec.	54	Some Observations on Setting Dividend Policy: the second of a four-part article . . . . .	Oct.	36	
86	The War on Crime Grows Hotter . . . . .	Oct.	25	Fair, Ernest W.	Retirement Is Rough—Unless Carefully Planned . . . . .	Mar.	26	<b>Hale, Matthew</b>	ADAPSO v. Comptroller . . . . .	Apr.	56
92	When Is a Lobbyist Not a Lobbyist? . . . . .	Nov.	31	Farrant, Alan W.	Closed, but Not Closed . . . . .	Jan.	67	Three Aspects of the Merger Problem: Antitrust Laws and Mergers . . . . .	Mar.	54	
86	<b>Boros, Theodore E.</b> Cost Analysis for Smaller Banks — NOW . . . . .	Dec.	49	Faulstich, George L., Jr.	How Reliable Is the Loan/Deposit Ratio? . . . . .	Oct.	33	<b>Hall, James M.</b>	Changes Suggested in Branching and Regulation . . . . .	Sept.	58
44	Boudrie, Kenneth B. and Dupont, Felix Y. Computer Time Sharing Has Advantages for All Banks . . . . .	Sept.	89	Fischer, Theodore	A New Approach to Improved Earnings . . . . .	Dec.	41	<b>Hess, Robert D.</b>	The Money Management Concept . . . . .	Mar.	50
86	Boyd, James K., Jr. Take the Guesswork Out of Your Advertising . . . . .	Mar.	63	Fitzgerald, Gerald F.	Ideas at Work . . . . .	Monthly exc. Aug.		<b>Hirsch, Harvey D.</b>	New Approaches in Bank Marketing . . . . .	Oct.	45
56	Boyes, Dean H. Bankers in Key Areas Give: Four Reports on the Mortgage Market . . . . .	Feb.	49	Fishbaugh, C. W.	Urban Affairs Conf. Gets Some Answers . . . . .	Aug.	75	<b>Hopper, Grady R.</b>	Pertinent and Relative . . . . .	July	80
28	Bratter, Herbert A.B.A. Testifies on Student Loans . . . . .	Sept.	44	Fishbaugh, C. W.	When Interest Rates Are High Banks Aren't to Blame . . . . .	July	72	<b>Hutchinson, Ralph B.</b>	See Blumner, Sidney M.		
56	Branching Stimulates Competition . . . . .	Aug.	47	Fitzgerald, Gerald F.	The "How to" of Dealing with Bank Robbers . . . . .	July	51	<b>Jacobs, Donald P. and Lerner, Eugene M.</b>			
28	Hearings on Fair Credit Reporting . . . . .	July	41	Fitzgerald, Gerald F.	A Little Old Lady Looks at Truth in Lending . . . . .	Mar.	14	The Role of Computers in Bank Growth . . . . .	Apr.	86	
56	International Alchemy . . . . .	Nov.	41	Franklin, T. C., Jr. and Magnis, N. E., Jr.	Inflation vs. the Bank Shareholder . . . . .	June	41	<b>Johnson, Carl B.</b>	A Protection Primer for EDP Records . . . . .	Dec.	85
28	Justice Sues Cleveland Justice Trust . . . . .	June	50	Franklin, T. C., Jr. and Magnis, N. E., Jr.	A Modicum of Disenchantment . . . . .	July	80	<b>Johnson, Eugene M.</b>	How to Measure Your Bank's Image . . . . .	Dec.	63
56	1970 Payroll Savings Drive . . . . .	May	44	Fraser, James D.	Solutions to the Interchange Problems of Charge Cards . . . . .	Dec.	57	<b>Kemper, Robert L.</b>	Communicating Between EDP and Top Management People . . . . .	Apr.	96
66	The President's Plan to Share Federal Revenues . . . . .	Oct.	38	Fraser, James D.	See Magnis, N. E., Jr.			<b>Kennerly, A. B.</b>	Better Communication Starts with Better Questions . . . . .	May	70
78	Restructuring the Federal Banking Agencies . . . . .	Feb.	58	Fraser, James D.	Banks and the Generation Gap . . . . .	June	70				
71	Senators Hear A.B.A. on Mortgage Legislation . . . . .	Apr.	43								
78	Varied Views from the Monetary Meeting . . . . .	Dec.	55								
71	Whither Gold? . . . . .	Jan.	51								
78	<b>Braverman, Philip</b> Our Slowly Eroding Dollar . . . . .	Apr.	40								
72	Brown, Newell Making the Pitch to Collegians . . . . .	Dec.	39								
66	<b>Brown, Dr. Thomas G.</b> Economic Development of Rural America in the 1970s . . . . .	Nov.	46								
49	Burgess, W. Randolph SDRs: The New Supplement to Gold . . . . .	Nov.	39								

	MONTH	PAGE		MONTH	PAGE		MONTH	PAGE
<b>Kirk, John</b>			<b>Miles, Thomas W.</b>			<b>Three Profit Areas</b>		
A Bank Service That's Totally New Gives Companies Government-paid Research	Aug.	42	A.B.A. Minority Lending Parallels Government Programs; Poll Shows Large Banks Committed to Such Efforts	June	32	Your Computer Can Explore	Apr.	75
Bankers Urged to Make Mortgages or Face Excessive Reforms: Secretary Romney Lays It on the Line	June	108	A.B.A. Rallying Banks on 1-BHC Issue; Senate Is the New Field of Action	Jan.	33	Nagan, Peter S.		
Customers Asked to Judge Their Banks	Feb.	68	A.B.A. Urges Restraint in Credit Reporting Legislation; Fed Shuns Job of Regulation	July	16	The Bond Markets—Governments and Municipals	Mar. through June	
Lending Trends	Monthly		A.B.A.'s Lobbying Activities Are Questioned; Mr. Patman Demands a Full-Scale Investigation	Oct.	26	Bonds—Government and Municipal	July through Feb.	
\$1-Million Deposited to Aid Black Banks	July	76	Bankers Taken to Task on Prime Rate Hike; 1-BHC Proposal Clears First Hurdle	Aug.	16	<b>O'Brien, James A.</b>		
Some Bankers Get a Charge out of Giving All the Credit!	Dec.	72	Congress Concerned with Consumer Credit Matters; Credit Re- porting, Cards, and Insurance under Scrutiny	May	34	Automation Must Focus on Quality Control	Apr.	78
Wall Street Takes Stock of Stock Taking	Jan.	63	Hassle in Congress over Interest Rate Control Bill; Modifi- cations Made in Joint Conference	Feb.	39	Liaison Is the Key to Successful Automation	May	45
<b>Kranzley, Arthur S.</b>			Mr. Patman Opposed in His Committee; Admits Defeat of His Lobby Investi- gation	Nov.	32	<b>Opie, Redvers</b>		
Introduction of New Services for Profit (Part I)	May	49	New Tactics Tried by Mr. Patman; Terse Report Accompanies 1-BHC Bill	Sept.	16	The Mexican Economy: Performance and Prospects	May	53
Introduction of New Services for Profit (Part II)	June	47	Presidential Commission Could Affect 1-BHC Legislation; Senate in No Hurry to Act on the Issue	Apr.	34	Mexico's Role in International Finance	Aug.	34
<b>Kravbill, Richard L.</b>			Presidential Commission to Study 1-BHC Issue; Approach to the Problem Recommended by A.B.A.	Mar.	38	A Report on Mexico's Expanding Economy	Dec.	47
Meet President Rogers	Nov.	35	Some Key Factors Behind the Defeat of Banks on the One-Bank Holding Company Issue	Dec.	36			
<b>Laub, Kenneth D.</b>			Washington	Monthly				
Some Pitfalls and Oversights in Leasing Bank Facilities	Oct.	35	<b>Mitchell, George W.</b>					
<b>Leech, Robert E.</b>			Chronology of Anti- Inflationary Policies (excerpts from remarks)	Mar.	42	<b>Rangnekar, Sharu S.</b>		
Are You Fully Utilizing the Building?	Jan.	70	Mitchell, Mary T.			What Makes Un- Scientific Manage- ment So Profitable!	May	47
<b>Lerner, Eugene M.</b>			FDIC's Data Feed- back Program	July	46	Rapp, Wilbur A.		
See Jacobs, Donald P.			Moore, William H.			See Cole, David W.		
<b>Lindquist, Robert</b>			Our Savings Bonds Program	Oct.	90	Riday, John W.		
Bank Advertising Faces a New and Critical Challenge	Sept.	73	Myers, John E.			Bankers Discuss: Customer Reactions to Truth in Lending	Jan.	53
<b>Lord, Charles E.</b>			Advertising: Banks Are Spending \$331,000,000 in 1969	Aug.	57	Bankers Discuss: Truth-in-Lending	Dec.	51
Why We Raised Our Prime Rate (after Holding Out 'til July 23)	Sept.	70	Nadler, Paul S.			Directors Discuss: Some Current Problems	May	51
<b>Louderback, Peter D.</b>			Bank Credit Cards in the 1970s	Sept.	45	In Oregon with A.I.B.	July	101
Beware of These EDP Danger Signals	Apr.	81	A Banker's Look at the 1970s	Jan.	37	<b>Rider, Bruce M.</b>		
<b>Lowery, Jack</b>			Measuring Bank Performance Today	June	35	The 1969 Automation Survey (first of two reports)	Oct.	61
Bank Interiors and the Individual	Mar.	49	The New Tax Law and the Banks	Feb.	42	The 1969 Automation Survey; second part	Nov.	75
<b>Lumpkins, James B.</b>			Six Ways to Make Your Bank Stock Price More Attractive	Nov.	43	<b>Roddy, Edward J.</b>		
Bankers Are Making the Biggest City Better	Mar.	47				Automation in the FDIC	Apr.	72
<b>Mc</b>						<b>Rogers, Nat S.</b>		
<b>McCormack, C. H.</b>						An Appeal to Reason Concerning 1-BHCs	July	45
Automation: Machines, Programs, and People	Apr.	90				Number of Challenges We Cannot Ignore	Jan.	31
<b>McKenna, James B.</b>						The Outlook Is Much More Favorable	July	38
A Youth Advisory Board	Apr.	47						
<b>Magnis, Nicholas E., Jr.</b>								
Descriptive Billing—a Solution to the Paperwork Problem	Apr.	49						
<b>Magnis, N. E., Jr. and Franklin, T. C., Jr.</b>								
The Newest Venture in Charge Card Banking	Jan.	39						
See Franklin, T. C., Jr.								
<b>Margolin, Leo J.</b>								
College Students View Corporate Recruiters	June	37						
<b>Metzger, Eugene J.</b>								
Bank Mergers and Potential Competition	Mar.	56						
<b>Michels, R. Samuel, Jr.</b>								
A New Trust Service for Professional People	Mar.	51						

GE	Rebuilding the Ghettos (excerpts from an address) . . . . .	MONTH	PAGE	Solomon, Frederic Management Succession Problems . . . . .	MONTH	PAGE	Verbel, Jerry How Radio Programs Can Work for You . . . . .	MONTH	PAGE
75	Rosefsky, Robert S. When the Credit Cards Take Over . . . . .	Aug.	38	Sommer, Clifford C. Opportunities for Banks to Influence Legislation . . . . .	Aug.	45	Verbel, Jerry How Radio Programs Can Work for You . . . . .	Apr.	61
	Rossbach, Laurence B., Jr. How Banks Achieve Effective Sales Training . . . . .	Apr.	38	Spooner, Robert R. The Sixth Assembly for Bank Directors . . . . .	Jan.	31			
		Jan.	41	Stans, Maurice H. Banks Should Expand International Service . . . . .	Feb.	50			
78	Sarfati, Joel Changing Patterns of Consumer Credit . . . . .	Mar.	41	Stege, William Red Carpet Plan for Checking Accounts . . . . .	Aug.	33	Wasem, George M. Quo Vadis Bank Marketing Officer? . . . . .	May	59
45	Saunders, R. Duane Arguments for Keeping the Savings Bonds Program . . . . .	June	49	Stevens, William B. The Expanding Role of Bank Charge Card Associations . . . . .	Jan.	80	Wasserman, Joseph J. Bridging the Computer- Auditor Gap . . . . .	Dec.	83
53	Saxenian, Hrand A Basic Principle for Effective Manage- ment . . . . .	Sept.	54	Stevenson, Richard A. Why Not End the Savings Bonds Program! . . . . .	Nov.	47	Wernette, J. Philip The Perils and Promise of Prosperity . . . . .	June	51
34	Schneider, James F. Bankers in Key Areas Give: Four Reports on the Mortgage Market . . . . .	Feb.	48	Stults, Allen P. Recession Plus Inflation . . . . .	Mar.	58	The Soaring Sixties and the Surging Seventies . . . . .	Dec.	44
47	Schwind, Robert L. Warrants, Rights, and Profit Sharing in Money Lending . . . . .	Dec.	53	Teal, Everett A. Collegians View Banking as a Career . . . . .	Feb.	45	Wert, James E. See Fredman, Albert J.		
66	Shipley, E. T. At Last We Are Achieving Agreement on Bank Accounting Principles . . . . .	Oct.	41	Terkoski, Eugene F. Bankers in Key Areas Give: Four Reports on the Mortgage Market . . . . .	Feb.	48	West, Roy S. Criteria for Banks in Their Urban Dilemma . . . . .	Aug.	39
81	Sinclair, J. K. Two Sources for Additional Income . . . . .	July	39	Toles, George E. Marine Midland Dental Service Started from Aching Back . . . . .	July	63	Wheat, Willis J. The Fantasy of the Bankers and the Retailers . . . . .	Mar.	46
00	Slocum, Jerold E. Data Communications in the Federal Reserve System . . . . .	Apr.	73				Whittle, Jack W. and Anderson, J. Joseph Where EDP and Marketing Meet . . . . .	Apr.	84
47							Whitworth, Paulette Making a Women's Program Profitable . . . . .	July	91
							Widnall, William B. New Supreme Court Rulings on the Right to Sue . . . . .	May	41
							Wright, John Winthrop The Tax Bill's Effect on the Stock Market . . . . .	Apr.	42

# General Listing Answers to 1001 Bank Problems

MONTH	PAGE	MONTH	PAGE	MONTH	PAGE
A		A		A	
<b>ACCOUNTING</b>		<b>ACCOUNTS—CHECKING</b>		<b>AGRICULTURAL STATISTICS</b>	
At'Last We Are Achieving Agreement on Bank Accounting Principles—E.T. Shipley . . . . .	Oct.	Red Carpet Plan for Checking Accounts—W. Stege . . . . .	Jan.	Farmers, Consumers, and Statistics—F. Bailey, Jr. . . . .	Sept.
Measuring Bank Performance Today—P.S. Nadler . . . . .	June				80
				<b>AGRICULTURE</b>	
				In brief . . . . .	Feb.
				USDA's 1969 Yearbook Is Available . . . . .	Feb.
				See also	
				<b>AGRIBUSINESS</b>	
				<b>AGRICULTURAL CREDIT</b>	
				<b>AGRICULTURAL FINANCE</b>	
				<b>AGRICULTURAL OUTLOOK</b>	
				<b>AGRICULTURAL PROGRAMS</b>	
				<b>AGRICULTURAL STATISTICS</b>	
				<b>THE COUNTRY BANKER</b>	
				<b>FARM MANAGEMENT</b>	
				<b>FARM PROGRAMS</b>	
				<b>FARMERS</b>	
				<b>NEWS FOR COUNTRY BANKERS</b>	
				<b>NEWS OF AGRICULTURAL AND RURAL AFFAIRS</b>	
				<b>AGRICULTURE—ECONOMIC OUTLOOK</b>	
				Economic Development of Rural America in the 1970s—T.G. Brown . . . . .	Nov.
				<b>AGRICULTURE—LEGISLATION</b>	
				Farm Legislation Predicted—F. Bailey, Jr. . . . .	Nov.
				<b>ANNIVERSARIES</b>	
				Bank of Zachary (Zachary, La.) Celebrates 65th Birthday . . . . .	Dec.
				First Natl. Bank (Casper, Wyo.) Celebrates 80th Birthday with "Oldest Cancelled Check"	
				Contest . . . . .	Feb.
				Lake Shore Natl. Bank (Chicago, Ill.) Celebrates 50th Anniversary . . . . .	June
				Special Commemorative Medal for 100th Boardwalk Anniversary Sold by Atlantic Natl. Bank (Atlantic City, N.J.) . . . . .	Mar.
				20th Anniversary of Northwestern Natl. Bank's (Minneapolis, Minn.) "Weatherball" Sign . . . . .	Mar.
				Union Planters Natl. Bank (Memphis, Tenn.) Cuts 600-pound Cake for 100th Birthday . . . . .	Feb.
				<b>ANTITRUST LAWS</b>	
				Credit Tie-in Arrangements—C.J. Capozzola . . . . .	July
				Justice Sues Cleveland Trust—H. Bratter . . . . .	June
				Three Aspects of the Merger Problem: Antitrust Laws and Mergers—M. Hale . . . . .	Mar.
				See also <b>MERGERS</b>	
				<b>ARCHITECTURE</b>	
				Bank Architecture: Remodeling and Restoring—A. Barash . . . . .	July
					66

	MONTH	PAGE		MONTH	PAGE		MONTH	PAGE
<b>ASSOCIATIONS</b>			<b>How Reliable Is the Loan/Deposit Ratio?— G. L. Faulstich, Jr. . . . .</b>			<b>BANKING HOURS</b>		
See <b>CONFERENCES</b> <b>SAVINGS &amp; LOAN ASSOCIATIONS</b>			Oct. 33			Closed, but Not Closed— A.W. Farrant . . . . . Jan. 67		
<b>AUTOMATION</b>			<b>How to Develop a Financing Plan—Inexp- ensively: the fourth of a four-part article— T. C. Hagaman . . . . .</b>			<b>Manufacturers &amp; Traders Trust Co. (Buffalo, N.Y.)</b>		
The Accent in Automation Is on Software . . . . . Mar. 87			June 44			Finds Many New Accounts Opened on Saturdays . . . . . May 64		
Automated Instalment Loan System Is Introduced . . . . . Jan. 80			How to Plan Now to Meet Your Bank's Future Capital Needs: the first of a three-part article—T. C. Hagaman . . . Aug. 48			<b>BANKING OF THE FUTURE</b>		
Automation in the FDIC—E. J. Roddy . . . . . Apr. 72			Inflation vs. the Bank Shareholder—G. F. Fitzgerald . . . . . June 41			See <b>BANKING SYSTEMS</b>		
Automation: Machines, Programs, and People— C. H. McCormack . . . . . Apr. 90			See also <b>BANK STOCK</b>			<b>BANKING OUTLOOK</b>		
Automation Must Focus on Quality Control— J. A. O'Brien . . . . . Apr. 78			<b>BANK DIVIDENDS</b>			Assaying the Second Half— W.W. Alexander, N.S. Rogers . . . . . July 37		
Bank Automation and Improved Public Service—W. B. Camp . . . . . Apr. 71			Some observations on Setting Dividend Policy: the second of a four-part article—T. C. Hagaman . . . Oct. 36			A Banker's Look at the 1970s—P.S. Nadler . . . Jan. 37		
Cash Dispenser Wins Design Award (photo) . . . . . Oct. 48			<b>BANK EARNINGS</b>			Challenges Ahead for Bank Management—E. S. Adams . . . . . June 52		
First Penn. Bank (Phi- delphia) Installs "Robot Tellers" (photo) . . . . . Oct. 47			Measuring Bank Per- formance Today— P. S. Nadler . . . . . June 35			Changes Ahead for the Banking Industry— E.S. Adams . . . . . 1 May 37		
Guilt by Automation— S. Bloom . . . . . June 82			A New Approach to Improved Earnings— G. L. Faulstich, Jr. . . . . Dec. 41			Opportunities for Banks to Influence Legislation— C. C. Sommer . . . . . Jan. 31		
How Bank Automation Can Affect Employ- ment—S. M. Blummer and R. B. Hutchinson . . . Jan. 77			Warrants, Rights, and Profit Sharing in Money Lending—R. L. Schwind . . . Dec. 53			See also <b>BANKING SYSTEMS</b> <b>ECONOMIC OUTLOOK</b>		
Liaison Is the Key to Successful Automa- tion—J. A. O'Brien . . . May 45			<b>BANK FACILITIES</b>			<b>BANKING STRUCTURE</b>		
The 1969 Automation Survey (first of two reports)—B. M. Rider . . . Oct. 61			Some Pitfalls and Over- sights in Leasing Bank Facilities—K. D. Laub . . . Oct. 35			Banking Structure Changes . . . . . May 28		
The 1969 Automation Survey; second part— B. M. Rider . . . . . Nov. 75			<b>BANK FOR INTERNATIONAL SETTLEMENTS</b>			Changes Ahead for the Banking Industry— E.S. Adams . . . . . May 37		
See also <b>COMPUTERS</b> <b>ELECTRONIC DATA PROCESSING</b> <b>OPERATIONS BULLETIN</b>			Frank Talk from Basel . . . . . Sept. 66			<b>BANKING SYSTEMS</b>		
<b>AUTOMOBILES</b>			<b>BANK INCOME</b>			Banking in Erewhon— E.S. Adams . . . . . Oct. 29		
Future for Car Sales: Cloudy and Optimistic . . . . . Feb. 72			Two Sources for Additional Income—J. K. Sinclair . . . July 39			Challenges Ahead for Bank Management—E. S. Adams . . . . . June 52		
Nearly Half of '68 Cars Were Air Conditioned . . . July 77			<b>BANK STOCK</b>			Credit Control in Erewhon— E.S. Adams . . . . . Nov. 50		
New-Car Buyer Profile Revealed by Playboy . . . Oct. 58			Bank Stocks Have Entered a New Epoch—A. J. Fredman and J. E. Wert . . . . . Jan. 49			<b>BANKING'S INVESTMENT FORUM</b> . . . . . Aug. 6		
<b>AWARDS</b>			Six Ways to Make Your Bank Stock Price More Attractive—P.S. Nadler . . . Nov. 43			<b>BANKS—MILITARY</b>		
Bank of America (Calif.) Sponsors "Achievement Awards" to High School Seniors for 23rd Year . . . Mar. 68			<b>BANK TAXATION</b>			New Officers for Military Banks . . . . . Dec. 38		
Design for Bank Sign Wins Award (photo) . . . July 65			State Taxation of Natl. Banks . . . . . Oct. 20			<b>BIAFRA</b>		
<b>B</b>			Taxing Natl. Banks . . . . . Feb. 32			Banking in Biafra— D. O. Edeani . . . . . Dec. 54		
<b>BALANCE OF PAYMENTS</b>			<b>BANKER-FARMER RELATIONS</b>			<b>BONDS—GOVERNMENT</b>		
Probing the Payments Problem . . . . . Sept. 36			Better Communication Starts with Better Questions—A.B. Kennerly . . . . . May 70			Arguments for Keeping the Savings Bonds Program—R. D. Saunders . . . . . June 49		
<b>BANK ACTIVITIES</b>			<b>BANKERS</b>			1970 Payroll Savings Drive— H. Bratter . . . . . May 44		
Treasury Defines Banking . . . . . July 57			Bankers in Academia— D. W. Cole and W. A. Rapp . . . . . Sept. 49			Our Savings Bonds Program— W. H. Moore . . . . . Oct. 90		
<b>BANK ASSETS</b>			The Trouble with Bankers— A. K. Cary . . . . . Nov. 59			Savings Bonds Fight Back with New 5% Rate . . . . . Jan. 61		
Unsound Practice . . . . . Apr. 22			<b>BANKERS BLANKET BONDS</b>			Why Not End the Savings Bonds Program!— R. A. Stevenson . . . . . Mar. 58		
Warrants, Rights, and Profit Sharing in Money Lending—R. L. Schwind . . . Dec. 53			Blanket Bonds and Participa- tion Loans . . . . . Aug. 26			<b>BONDS—GOVERNMENT AND MUNICIPAL</b> . . . . . July through Feb.		
<b>BANK CAPITAL</b>			<b>BANKING AS A CAREER</b>			<b>THE BOND MARKETS— GOVERNMENTS AND MUNICIPALS</b> . . . . . Mar. through June		
A Common Sense Approach to Capital Forecasting: the third of a four-part article—T. C. Hagaman . . . Jan. 44			College Students View Corporate Recruiters— L.J. Margolin . . . . . June 37			<b>BOOK REVIEWS</b>		
			Collegians View Banking as a Career—E.A. Teal . . . Feb. 45			Adler, Bill, ed. The Wall Street Reader . . . . . June 8		
			Making the Pitch to Collegians—N. Brown . . . Dec. 39			Alexander, Howard See Fonesca, John R		
			A Reader Report . . . . . Sept. 140			The American Chamber of Commerce of Mexico. Business/Mexico . . . . . July 14		
						A.I.B. Agricultural Finance . . . . . Dec. 14		

	MONTH	PAGE		MONTH	PAGE		MONTH	PAGE
A.I.B. Conference Planning and Leadership . . . . .	Dec.	14	Howard, Bion B. and Dietz, Peter O. A Study of the Financial Significance of Profit Sharing . . . . .	Feb.	12	Your Money: How to Beat the High Cost of Living . . . . .	June	6
A.I.B. International Banking . . . . .	Dec.	14	Jarvis, N. Leonard. A Woman's Guide to Wall Street . . . . .	Apr.	8	Smith, Carlton; Pratt, Richard Putnam and the Editors of <i>Time-Life Books</i> . The <i>Time-Life Book of Family Finance</i> . . . . .	June	6
Austin, Douglas V. and Booker, Gene S., eds. Modern Techniques in Bank Management . . . . .	Jan.	8	Johannesen, Richard I. See Homer, Sidney			Spear, Mary Eleanor. Practical Charting Technique . . . . .	Dec.	8
Bjerrum, Chresten A. Forecast 1968-2000 of Computer Developments and Applications . . . . .	Sept.	12	Johannsen, H. and Robertson, A.B. Management Glossary . . . . .	Aug.	10	Sutherland, C. H. V. Gold: Its Beauty, Power and Allure . . . . .	Feb.	12
Booker, Gene S. See Austin, Douglas V.			Kelly, William F. Management Through Systems and Procedures . . . . .	Jan.	8	Tatham, Laura. The Use of Computers for Profit: A Businessman's Guide . . . . .	Apr.	8
Borkin, Joseph Robert R. Young: The Populist of Wall Street . . . . .	Aug.	10	Krooss, Herman E., ed. Documentary History of Banking and Currency . . . . .	Aug.	10	Tax Institute of America. Tax Impacts on Compensation . . . . .	Dec.	10
Brightman, Richard W. Practical Data Processing . . . . .	Nov.	12	Krow, Harvey A. Stock Market Behavior: The Technical Approach to Understanding Wall Street . . . . .	Apr.	8	<i>Time-Life Editors</i> See Smith, Carlton		
Broadwell, Martin M. The Supervisor and On-the-Job Training . . . . .	Nov.	12	J. K. Lasser Tax Institute. J. K. Lasser's 53 New Plans for Saving Estate & Gift Taxes . . . . .	Apr.	10	Tomeski, Edward. The Executive Use of Computers . . . . .	Jan.	9
Buckley, Julian G. See Loll, Leo M., Jr.			Levitt, Theodore. The Marketing Mode: Pathways to Corporate Growth . . . . .	Mar.	12	Vaughan, James A. and Porat, Avner M. Banking Computer Style . . . . .	Apr.	10
Bullock, C. L. See Petrillo, H. V.			Lobingier, John, Jr. Business Meetings That Make Business . . . . .	June	6	Warren, Malcolm W. Training for Results: A Systems Approach to the Development of Human Resources in Industry . . . . .	Nov.	14
Burton, John C., ed. Corporate Financial Reporting: Conflicts and Challenges . . . . .	Feb.	12	Loll, Leo M., Jr. and Buckley, Julian G. Questions and Answers on Securities Markets . . . . .	Oct.	14	Withington, Frederic G. The Real Computer: Its Influence, Uses, and Effects . . . . .	Jan.	8
Candilis, Wray O. The Economy of Greece: 1944-66 . . . . .	Aug.	10	Mathews, H. Lee. Causes of Personal Bankruptcies . . . . .	May	8	Zoll, Allen A., 3rd. Dynamic Management Education . . . . .	Nov.	16
Carey, John L. The Rise of the Accounting Profession: From Technician to Professional—1896-1936 . . . . .	Nov.	14	Mayer, Martin. New Breed on Wall Street . . . . .	Oct.	14			
Data Processing Management Assn. Data Processing (Volume XIII) . . . . .	Oct.	14	Melese, Jacques See Hertz, David B.			<b>BOOKS RECEIVED</b>		
Dearden, John. Essentials of Cost Accounting . . . . .	Sept.	12	Missildine, W. Hugh, M.D. Your Inner Child of the Past . . . . .	July	14	Aliber, Robert Z., ed. The International Market for Foreign Exchange . . . . .	May	12
DeMasi, Ronald J. An Introduction to Business Systems Analysis . . . . .	Feb.	12	Mitchell, William E. Records Retention . . . . .	Oct.	14	Ayres, Robert U. Technological Forecasting and Long-Range Planning . . . . .	Sept.	12
Dietz, Peter O. See Howard Bion B.			Morris, William, ed. The American Heritage Dictionary of the English Language . . . . .	Dec.	8	Bailey, Martin J. See Harberger, Arnold C.		
Dunkman, William E. Money, Credit and Banking . . . . .	Feb.	13	The Oriental Economist. Japan Company Directory: 1969 . . . . .	Sept.	12	Baumol, William J. Economic Dynamics . . . . .	May	12
Erdos, Paul L. Professional Mail Surveys . . . . .	June	6	Owen, Lewis. How Wall Street Doubles My Money Every Three Years . . . . .	June	6	Bennett, Charles O. Facts without Opinion (First Fifty Years of the Audit Bureau of Circulation) . . . . .	Jan.	9
Fonesca, John R. and Alexander, Howard Basic Principles of Bank Public Relations . . . . .	Oct.	14	Petrillo, H. V. and Bullock, C. L. Processing Securities Transactions . . . . .	Nov.	14	Bittker, Boris I. See Galvin, Charles O.		
Frank, Robert. Successful Investing Through Mutual Funds . . . . .	Dec.	8	Porat, Avner M. See Vaughan, James A.			Blake, Robert R. and Mouton, Jane S. The Grid for Sales Excellence: Benchmarks for Effective Salesmanship . . . . .	Apr.	12
Hays, Robert. Practically Speaking in Business, Industry and Government . . . . .	Apr.	8	Pratt, Richard Putnam, See Smith, Carlton			Bolz, Roger W., ed. See Scott, Ellis L.		
Hertz, David B. and Melese, Jacques, eds. The Proceedings of the Fourth International Conf. on Operational Research . . . . .	July	14	Prochnow, Herbert V., ed. The One-Bank Holding Company . . . . .	Jan.	8	Brinckloe, William D. Managerial Operations Research . . . . .	Dec.	10
Heyel, Carl. Computers, Office Machines, and the New Information Technology . . . . .	May	10	Propst, Robert L. The Office—A Facility Based on Change . . . . .	Oct.	14	Bronfenbrenner, Martin, ed. Is the Business Cycle Obsolete? . . . . .	Apr.	12
Hirsch, Fred. Money International: Economics and Politics of World Money . . . . .	Jan.	9	Rabinowitz, Alan. Municipal Bond Finance and Administration: A Practical Guide to the Analysis of Tax-Exempt Securities . . . . .	May	10	Brooman, Frederick and Jacoby, Henry D. Macro-economics . . . . .	June	8
Homer, Sidney and Johannesen, Richard I. The Price of Money: 1946-1969: An Analytical Study of United States and Foreign Interest Rates . . . . .	Feb.	12	Ranlett, John G. Money and Banking: An Introduction to Analysis and Policy . . . . .	Nov.	12	Brunner, Karl, ed. Targets and Indications of Monetary Policy . . . . .	May	12
			Robertson, A. B. See Johannsen, H.			Bush, Robert C., Doenges, R., Conrad, Jackson, Donald F., Partain, Robert T., Tuberose, A.M., and Walker, Ernest W. Case Problems in Financial Management . . . . .	May	12
			Rogers, Berto. Proxy Guide for Meeting of Stockholders . . . . .	Nov.	12	Cameron, Helen A. See Henderson, William L.		
			Scaduto, Anthony. Getting the Most for					

GE		MONTH	PAGE		MONTH	PAGE		MONTH	PAGE
6	Campbell, Alan K., ed. The States and the Urban Crisis . . . . .	Apr.	12	Lapkin, David T. Money, Banking and the Nation's Income . . . . .	Nov.	16	Financial Institutions . . . . .	May	12
6	Chandler, Lester V. The Economics of Money and Banking: Fifth Edition . . . . .	Sept.	12	Lewis, Leslie Llewellyn, ed. The Business- Letter Deskbook . . . . .	Apr.	12	Smidt, S. See Dyckman, T. R.		
6	Chapman, John M. and Shay, Robert P. Licensed Lending in New York . . . . .	June	8	McAdams, A. K. See Dyckman, T. R.			Stonehill, Arthur I., ed. Readings & International Financial Management . . . . .	Dec.	10
8	Cheng, Hang-Sheng International Bond Issues of the Less- Developed Countries: Diagnosis and Prescription . . . . .	May	12	McFerrin, John Berry Caldwell and Company: A Southern Financial Empire . . . . .	Apr.	12	Tuberose, A. M. See Bush, Robert C.		
12	Copeland, Ronald M. See Philips, G. Edward Data Processing Manage- ment Association. Data Processing: Vol- ume XIV . . . . .	June	8	Mao, James C. T. Quantitative Analysis of Financial Decisions . . . . .	Oct.	14	Walker, Ernest W. See Bush, Robert C.		
8	Davids, Lewis E. See Hubbard, Timothy W.			Marwell, Thomas B. The Federal Home Loan Bank Board . . . . .	Nov.	16	Weintraub, Robert E. Introduction to Monetary Economics . . . . .	June	8
10	Dexter, Lewis Anthony How Organizations Are Represented in Washington . . . . .	May	12	Mateer, William H. The Checkless Society: Its Cost Implications for the Firm . . . . .	Dec.	10	Whisler, Thomas The Impact of Computers on Organizations . . . . .	June	8
10	Doenges, R. Conrad See Bush, Robert C.			Maxwell, James A. Financing State and Local Governments . . . . .	Nov.	16	Willis, Arthur B., ed. Studies in Substantive Tax Reform . . . . .	Sept.	12
10	Donaldson, Gordon Strategy for Financial Mobility . . . . .	May	12	Meyer, Richard H. Bankers' Diplomacy . . . . .	June	8	Woodland, Don L., See Reed, Edward W.		
14	Dyckman, T. R., Smidt, S. and McAdams, A. K. Management Deci- sions Making under Un- certainty . . . . .	Dec.	10	Morrisey, George I. Management by Objectives and Results . . . . .	June	8	<b>BRANCHES</b>		
8	Emery, James C. Organizational Planning and Control Systems . . . . .	Sept.	12	Moses, Robert Public Works: A Dangerous Trade . . . . .	June	8	A Case to Watch . . . . .	May	25
16	Flink, Salomon J. and Grunewald, Donald Managerial Finance . . . . .	May	12	Mouton, Jane S. See Blake, Robert R.			Changes Suggested in Branching and Regulation—J.M. Hall . . . . .	Sept.	58
16	Friedman, Milton and Heller, Walter W. Monetary vs. Fiscal Policy: A Dialogue . . . . .	Nov.	16	Mumey, Glen A. Theory of Financial Structure . . . . .	Nov.	16	Coconut Grove Bank (Miami, Fla.) Opens Bank-by-Bike Branch (photo) . . . . .	Oct.	48
12	Friedman, Milton The Optimum Quantity of Money and Other Essays . . . . .	Nov.	16	Naito, Irwin. Modern Factoring . . . . .	Apr.	12	Comptroller's Opinions State-Branching Stimu- lates Competition . . . . .	Aug.	47
12	Galvin, Charles O. and Bittker, Boris I. The Income Tax: How Progressive Should It Be? . . . . .	Apr.	12	Nathan, Ernest D. Twenty Questions on Conference Leadership . . . . .	Apr.	12	Denver U. S. Natl. Bank (Denver, Col.) Claims World's Largest Motor Bank (photos) . . . . .	Dec.	65
9	Grunewald, Adolph E. and Nemmers, Erwin Esser. Basic Managerial Finance . . . . .	Apr.	12	Nemmers, Erwin Esser See Grunewald, Adolph E.			Messenger Case Reaches the Supreme Court . . . . .	Sept.	48
9	Grunewald, Donald See Flink, Salomon J.			Ott, Attiat F. See Ott, David J.			The Messenger Decision . . . . .	Feb.	28
12	Harberger, Arnold C. and Bailey, Martin J. The Taxation of Income from Capital . . . . .	Dec.	10	Ott, David J. and Ott, Attiat F. Federal Budget Policy . . . . .	Oct.	14	Opera Stars Attend Opening of Chemical Bank (N.Y.) Branch on Site of Old Metro- politan Opera House . . . . .	Apr.	66
12	Heller, Walter W. See Friedman, Milton			Partain, Robert T. See Bush, Robert C.			Security State Bank (Madison, Wis.) Gives False Front to Temporary Mobile Branch . . . . .	Apr.	66
10	Henderson, William L. and Cameron, Helen A. The Public Economy: An Introduction to Government Finance . . . . .	Sept.	12	Perera, Phillips Development Finance . . . . .	May	12	<b>BUDGET—U.S.</b>		
12	Hertz, David B. New Power for Management: Computer Systems and Management Science . . . . .	Nov.	16	Philips, G. Edward and Copeland, Ronald M. Financial Statements: Problems from Current Practice . . . . .	Sept.	12	Budget Impact on the Economy . . . . .	Apr.	20
8	Hilton, Peter. Planning Corporate Growth and Diversification . . . . .	May	12	Preeg, Ernest H. Traders and Diplomats . . . . .	Apr.	12	Should U.S. Fiscal Year Start on January 1? . . . . .	Feb.	26
12	Hubbard, Timothy W. and Davids, Lewis E. Banking Mid- America . . . . .	May	12	Reed, Edward W. and Woodland, Don L. Cases in Commercial Banking . . . . .	June	8	<b>BUILDINGS</b>		
12	Jackson, Donald F. See Bush, Robert C.			Rosenthal, Eric. Gold! Gold! Gold! The Johannesburg Gold Rush . . . . .	May	12	Are you Fully Utilizing the Building?— R. E. Leech . . . . .	Jan.	70
12	Jacoby, Henry D. See Brozman, Frederick			Safarian, A. E. The Performance of Foreign-Owned Firms in Canada . . . . .	Apr.	12	Bank Architecture: Remodeling and Restoring. A. Barash . . . . .	July	66
12	Jessup, Paul F. Innovations in Bank Management: Selected Readings . . . . .	May	12	Saunders, Charles A., ed. How to Live—and Die— with Texas Probate . . . . .	May	12	Emigrant Svgs. Bank (New York) Has Curved Teller Counter (photo) . . . . .	Sept.	76
12			Schulz, Charles L. The Politics and Economics of Public Spending . . . . .	July	14	First Natl. Bank (Arcola, Ill.) Maintains Old Hitching Rack for Buggies across from New Branch (photo) . . . . .	June	69	
8			Scott, Ellis L. and Bolz, Roger W., eds. Automation and Society . . . . .	May	12	Leasing/Owning—Which Gives a Bank Greater Flexibility?—S.H.F. Goldstein . . . . .	July	52	
12			Servan-Schreiber, J. J. The American Challenge . . . . .	Apr.	12	Security Bank & Trust Co. (Owatonna, Minn.) Preserves Landmark Building (photo) . . . . .	June	68	
12			Shay, Robert P. See Chapman, John M.			Suburban Bank Building Designed for Expansion . . . . .	Jan.	96	
12			Shoup, Carl S. Public Finance . . . . .	Nov.	16	Unusual Design Shown in New Boston Bank & Trust Co. Building (photo) . . . . .	May	61	
			Silber, William L. Portfolio Behavior of			<b>BUILDINGS—INTERIORS</b>			
						Bank Interiors and the Individual—J. Lowery . . . . .	Mar.	49	

MONTH	PAGE	MONTH	PAGE	MONTH	PAGE
Famous Sculptor Provides Decoration for North Carolina Natl. Bank (Charlotte, N.C.) (photo) . . . . .	Apr. 64	CHARITABLE, PHILANTHROPIC & WELFARE ACTIVITIES		Major Trends in the Purchasing Power of the Dollar . . . . .	Apr. 41
BUILDINGS—OPENINGS		First American Bank (North Palm Beach, Fla.) Contributes to Local Projects . . . . .	Sept. 75	Most Popular Services of 1969 . . . . .	Nov. 76
American Natl. Bank of Maryland (Silver Spring, Md.) Celebrates Opening of New Branch with Cake Replica of Building . . . . .	June 68	Old Stone Bank (Providence, R.I.) Sets up Educational Foundation . . . . .	June 68	New Security Issues 1968 & 1969 Advertising Expenditures—All Commercial Banks in the U. S. . . . .	Oct. 8
Central Natl. Bank (Cleveland) Places Time Capsule in Cornerstone of New Bldg. . . . .	Oct. 47	Security Bank & Trust Co. (Casper, Wyo.) Sells Bonds to Raise Money for Drum and Bugle Corps . . . . .	June 69	Percent of Banks Advertising in 1969 (Grouped by Deposit Size; in Millions) . . . . .	Aug. 57
Commonwealth Natl. Bank (Santa Rosa, Calif.) Substitutes Sign Unveiling for Ribbon Cutting (photo) . . . . .	Jan. 68	Sumitomo Bank (San Francisco) Shows Japanese Dolls in Window to Raise Money for Charity (photo) . . . . .	Oct. 47	Percent of Banks Using Various Media . . . . .	Aug. 58
First Tr. & Dep. Co. (Syracuse, N.Y.) Opens New Branch with Giant Key . . . . .	Sept. 76	Union Bank & Trust Co. of Eastern Pa. (Bethlehem, Pa.) Gives \$10,000 to Lehigh U. . . . .	Mar. 67	Purchasing Power of the Dollar in Wholesale Markets, 1800-1969 . . . . .	Apr. 40
Gift Certificates Draw Large Crowd to Opening of Merchants Natl. Bank (Muncie, Ind.) Branch . . . . .	June 68	CHARTS		Purchasing Power of the Dollar in Wholesale Markets [1950-1969] . . . . .	Apr. 41
New Branch of First Hawaiian Bank (Honolulu, Hawaii) Marks Opening by Untying of Leis (photo) . . . . .	July 65	Assumed Characteristics of Assets and Liabilities (Percent of funds involved) . . . . .	Dec. 42	Sample Bank Financial Statements (Dollars in thousands) . . . . .	Dec. 43
The New First of Chicago . . . . .	July 34	Automation Status of All Banks . . . . .	Oct. 62	Services Receiving Biggest Share of Advertising Budget in 1969 . . . . .	Aug. 62
New Office of Upper Avenue Natl. Bank (Chicago) Opened by Cutting Ribbon of 40 \$100 Bills . . . . .	Feb. 65	Automation Status of Responding Banks . . . . .	Oct. 62	The Soaring Sixties . . . . .	Dec. 44
Scarsdale Natl. Bank (Scarsdale, N.Y.) Opens New Branch in Former R.R. Station (photo) . . . . .	June 67	Balance Sheet: Income Statement . . . . .	Jan. 45	The Surging Seventies . . . . .	Dec. 45
Sixth-grade Pupil Opens Peoples Hialeah Natl. Bank (Fla.) . . . . .	Feb. 65	Bank Applications Currently on Computer . . . . .	Nov. 76	Timetable for Installing a Cost Analysis System . . . . .	Dec. 50
<b>BUSINESS DEVELOPMENT</b> . . . . .	Monthly	Bank Applications Planned for Computer . . . . .	Nov. 77	The Trend of Advertising Expenditures (All Commercial Banks, 1946-1969) . . . . .	Aug. 58
<b>C</b>		Bank Credit Cards in Perspective . . . . .	Feb. 25	Use of Optical Character Recognition Equipment . . . . .	Nov. 78
<b>CALENDAR</b> . . . . .	Monthly	Bank Stock Prices and Earnings—25 Leading Banks—1959=100 . . . . .	June 56	What Charge Card Associations Do . . . . .	Nov. 48
<b>CAMPAIGNS</b>		Bankers' Attitudes Toward Competition . . . . .	Aug. 61	When Banks Expect to Have a Central Information File . . . . .	Nov. 78
First Natl. City Bank (New York) Recruits Employees with Jobmobile . . . . .	Dec. 65	Banks and Banking Offices . . . . .	May 38	Why Banks Decided to Automate . . . . .	Oct. 63
<b>CANADA</b>		Best Sources of State Revenue in Fiscal 1969 . . . . .	Mar. 40	Why Banks Did Not Automate . . . . .	Oct. 62
Canada Approaches Tax Reform . . . . .	Jan. 59	Capital/Risk Asset Ratios . . . . .	June 55	<b>CHECKS</b>	
Canadian Banking in the 1970s . . . . .	Mar. 52	Composition of Earning Assets . . . . .	May 39	Arizona Bank (Phoenix, Ariz.) Uses Scenic Checks . . . . .	Dec. 66
Fighting Inflation in Canada . . . . .	May 55	Consumer Credit at Commercial Banks and the Charge Card Proportion (Excludes auto, home improvement, and personal loans) . . . . .	Dec. 57	Bank of America (Calif.) Uses State Scenes on New Checks (photo) . . . . .	July 64
Inflation, Interest Rates, and "Prosperity" . . . . .	Sept. 50	The Cost of Computer Equipment . . . . .	Oct. 63	Bank of America (San Francisco, Calif.) Introduces New Scenic Checks . . . . .	June 68
The Planners vs. the Policy Makers . . . . .	Nov. 44	Credit Card Activities . . . . .	Nov. 78	County Trust Co. (White Plains, N.Y.) Offers "Psychedelic Checks" to Customers . . . . .	Oct. 48
There's a Revolution in Canadian Bank Advertising . . . . .	Apr. 62	Cycle for Introduction of New Services . . . . .	June 47	Father Gives Son "Big" Check for \$5.00 (photo) . . . . .	June 68
Understanding Canada's Relations with Red China . . . . .	July 50	Farms & Farming: 1960 and Today . . . . .	Oct. 52	First Natl. Bank (Phoenix, Ariz.) Introduces Multi-Payee Check . . . . .	Mar. 66
<b>CAPITAL FORECASTING</b>		Federal Reserve System Communications Network . . . . .	Apr. 73	Millikin Natl. Bank (Decatur, Ill.) Issues Checks with Police Phone Number . . . . .	Mar. 66
A Common Sense Approach to Capital Forecasting—T. C. Hagaman . . . . .	Jan. 44	Fully Taxable Earnings Impact per \$1,000 of Funds . . . . .	Dec. 42	Trust Co. of Georgia (Atlanta, Ga.) Keeps Down Cost of Writing Checks by Minimum-Balance Accounts . . . . .	June 69
<b>CAPITAL GOALS</b>		Greatest Single Benefit Derived from Automation . . . . .	Oct. 65	What Directors Should Know About: Credit Cards and Check Credit . . . . .	Feb. 24
How to Plan Now to Meet Your Bank's Future Capital Needs—T. C. Hagaman . . . . .	Aug. 48	Greatest Single Problem Arising from Automation . . . . .	Oct. 64	<b>CHECKS—CASHING</b>	
How Banks View Industry-wide Developments . . . . .	Nov. 75	Growth of Deposit-Type Savings . . . . .	May 40	Air Force Warns on Retirement Checks . . . . .	Dec. 32
How Systems and Programming Needs Will Be Met . . . . .	Nov. 77	How Banks View Industry-wide Developments . . . . .	Nov. 75	<b>CHRISTMAS CLUB</b>	
How the Automation Dollar Is Spent Among Banks . . . . .	Oct. 64	How Systems and Programming Needs Will Be Met . . . . .	Nov. 77	Xmas Club Totals . . . . .	Feb. 74
Industry Profiles . . . . .	Dec. 64	Interest Rates Compared . . . . .	July 24		

GE		MONTH	PAGE		MONTH	PAGE		MONTH	PAGE
	<b>COINAGE</b>				<b>Union Natl. Bank (East St. Louis, Ill.)</b>				
41	Silver Coinage Changes	Oct.	28		Forms Young Adult Ad- visory Board of Directors	Oct.	47		
	<b>COMMERCIAL PAPER</b>				United Va. Bank (Vienna, Va.)	May	62		
76	Commercial Paper Raises Cash	July	24		Donates Temporary Quarters to Town (photo)	Sept.	76		
8					A Youth Advisory Board—J. B. McKenna	Apr.	47		
	<b>COMMINGLED FUNDS</b>								
57	Banks Win Commingled Funds Cases	Sept.	64		<b>COMPETITION</b>				
	Commungled Funds Again in the News	Jan.	35		Bank Mergers and Potential Competi- tion—E. J. Metzger	Mar.	56		
	<b>COMMUNICATIONS</b>				Comptroller's Opinions State-Branching Stimulates Compe- tition	Aug.	47		
58	Communicating Between EDP and Top Manage- ment People—R. L. Kemper	Apr.	96		Justice Loses Another Potential Competition Case	Mar.	30		
40	Computers, Communica- tions, and Conferences— W. P. Bogue	Apr.	33		See also <b>MERGERS</b>				
41	Data Communications in the Federal Reserve System—J. E. Slocum	Apr.	73		<b>COMPTROLLER OF THE CURRENCY</b>				
43	Datran, an Uncommon Carrier	June	83		The Secretary and the Comptroller	Sept.	28		
	Fuji Bank Is "On-Line"	June	83						
62	Mail It by Phone	Feb.	87		<b>COMPUTERS</b>				
44	<b>COMMUNITY RELATIONS</b>				Bridging the Computer- Auditor Gap—J. J. Wasserman	Dec.	83		
45	Assignment: Better Public Understanding	Feb.	37		Catalog of Computer Programs	Aug.	81		
50	Bankers Are Making the Biggest City Better— J. B. Lumpkin	Mar.	47		Computer Printout Via Phone	Aug.	80		
	Chase Manhattan Bank (N.Y.) Sponsors Radio and TV Coverage of Baseball Mets	May	62		Computer Time Sharing Has Advantages for All Banks—K. B. Boudrie and F. Y. Dupont	Sept.	89		
78	Citizens & Southern Natl. Bank (Charleston, S.C.) Receives Award for Landscaping (photo)	Jan.	70		Computer Users Are Taught by Computer	Mar.	87		
48	Equitable Trust Co. (Baltimore, Md.) Sponsors Summer Concerts	Oct.	47		Computer Weighs Decisions	Sept.	91		
63	Exchange Natl. Bank (Tampa, Fla.) Offers Free Checking Accounts to Customers over 65	May	64		A Computerized Crystal Ball	Aug.	82		
62	Fidelity Bank (Phila., Pa.) Distributes Booklets on Home Fire Drills	Dec.	65		Computerized Stock Split	Nov.	78		
66	First Bank & Trust Co. (South Bend, Ind.) Takes News Ad to Thank Police for Help in Solving Robbery	Mar.	68		Computers, Communica- tions, and Conferences— W. P. Bogue	Apr.	33		
68	First Hawaiian Bank (Honolulu) Presents Financial Forum	Dec.	65		It's in the Bag!	Mar.	85		
48	First Natl. Bank of Dona Ana County (Las Cruces, N.M.) Forms Junior Advisory Comm.	Dec.	65		Liaison Is the Key to Successful Automa- tion—J. A. O'Brien	May	45		
68	First State Bank (Ketchum, Oka.) Offers Bank Tour to High School Seniors and Faculty	May	62		Management Service Grows	Feb.	86		
66	Hancock Bank (Gulf- port, Miss.) Sends Flower Seeds with Bank Statements	May	63		My Computer, the Author	June	83		
66	LaSalle Natl. Bank (Chicago, Ill.) Approves Loan to Black-Owned Business	Oct.	48		Random Excess Computer	Mar.	86		
69	Northern Natl. Bank (Presque Isle, Me.) Sends Writing Materials to Viet Nam Soldiers	July	64		Remote Data Centers Solve Bank's Space Problem—W. F. Greenwood	Feb.	85		
24	Peoples Natl. Bank (Miami, Fla.) Esta- blishes Boys Club (photo)	Mar.	68		The Role of Computers in Bank Growth—D. P. Jacobs and E. M. Lerner	Apr.	86		
32	Southgate State Bank & Trust Co. (Prairie Village, Kan.) Esta- blishes Financial Shopping Center (photo)	Jan.	68		Three Plusses for a Co-op	Aug.	83		
74					Three Profit Areas Your Computer Can Explore— P. S. Nadler	Apr.	75		
					Who Says We Shouldn't Have a Computer?— R. L. Beasley	Jan.	81		
					See also				
					<b>AUTOMATION</b>				
					ELECTRONIC DATA PROCESSING				
					OPERATIONS BULLETIN				
					<b>CONFERENCES</b>				
					A.B.A. Natl. Ag. Credit Conf. Has Theme of "Rural America in the '70s"	Jan.	72		

	MONTH	PAGE		MONTH	PAGE		MONTH	PAGE
Continental Bank (Chicago) Sponsors Statewide Student Achievement Compe- tition . . . . .	Feb.	65	Credit Card Fraud Statistics Noted . . . . .	July	76	CREDIT UNIONS		
"Decorator Sweepstakes" Decides Furnishing of New Chemical Bank (N.Y., N.Y.) Branch . . . . .	Mar.	66	Descriptive Billing—a Solution to the Paperwork Problem— N. E. Magnus, Jr. . . . .	Apr.	49	Credit Unions Cautioned on Tight-Money Procedure . . . . .	Nov.	74
First Natl. City Bank (New York) Holds Doll-Dressing Contest (photo) . . . . .	Nov.	61	The Expanding Role of Bank Charge Card Associations—W. B. Stevens . . . . .	Nov.	47	CURRENCY		
Money-Saving Recipe Contest Sponsored by Natl. Bank of N.A. (Hicksville, N.Y.) Brings Large Response . . . . .	May	64	The Fantasy of the Bankers and the Retailers—W. J. Wheat . . . . .	Mar.	46	Bank of America's L.A. Branch Accepts Mexican Pesos (photo) . . . . .	Mar.	66
Natl. City Bank (Minneapo- lis, Minn.) Holds Ice- Sculpture Contest for High School Students (photo) . . . . .	Nov.	61	Fed Testifies on Credit Cards . . . . .	Jan.	34	Kennedy Dollars Enter- ing Circulation . . . . .	Sept.	40
Oneida Natl. Bank (Utica, N.Y.) Awards Prizes in Anti-Pollu- tion Contest . . . . .	June	68	Fight City Hall? No! Charge at City Hall!! . . . . .	Dec.	81	Large Banknotes Discontinued . . . . .	Dec.	28
Vineland (N.J.) Natl. Bank Sponsors Essay Contest . . . . .	May	63	Half of All Banks Have BAC or Master Charge . . . . .	Apr.	126	CUSTOMER RELATIONS		
<b>CONTROLS</b> See PRICE AND WAGE CONTROLS			In One Month's Time 4% of Cardholders Use Bank Credit Card . . . . .	May	76	Bank of the Southwest (Houston, Tex.) Serves Refreshments in Old-Time Setting (photo) . . . . .	Nov.	62
<b>CONVENTIONS</b> See CONFERENCES			Keeping Your Charge Plan on Track— R. J. Abouchar . . . . .	Feb.	53	Banks and the Generation Gap—J. D. Fraser . . . . .	June	70
<b>COST ANALYSIS</b> Cost Analysis for Smaller Banks—NOW T. E. Boros . . . . .	Dec.	49	Lose Your Credit Cards? Report Just to Hot- Line . . . . .	Oct.	60	Capital Natl. Bank (Miami, Fla.) Polls Customers on New Bank Set-up . . . . .	Apr.	64
<b>THE COUNTRY BANKER</b> . . . . .	Monthly exc. June		Mexican Banker Cites Card Status in Major Countries Today . . . . .	Dec.	74	Carol Singers Presented in Annual Show by Milliken Natl. Bank (Decatur, Ill.) (photo) . . . . .	Nov.	61
<b>CREDIT</b> Changing Patterns of Consumer Credit— J. Sarfati . . . . .	Mar.	41	The Newest Venture in Charge Card Banking— N. E. Magnus, Jr. and T. C. Franklin, Jr. . . . .	Jan.	39	First Natl. Bank (St. Louis, Mo.) Holds "Family Day" (photo) . . . . .	Apr.	65
Congress Concerned with Consumer Credit Matters: Credit Reporting, Cards, and Insurance under Scrutiny—T. W. Miles . . . . .	May	34	New York Bank's Ad Tells How Credit Card Works . . . . .	Oct.	58	Fort Lauderdale Natl. Bank (Fort Lauderdale, Fla.) Honors First Customer at New Drive-In . . . . .	June	68
Credit Tie-in Arrange- ments—C. J. Capozzola . . . . .	July	53	Now You Can Judge a Man by a Show of Hands! . . . . .	Sept.	86	Industrial Valley Bank and Trust Co. (Phila- delphia, Pa.) Honors Depositors with "Supergraphics" (photo) . . . . .	Apr.	65
What Directors Should Know About: Credit Cards and Check Credit . . . . .	Feb.	24	Odds and Ends . . . . .	Dec.	6	Make the Customer Know He Needs You—L. Consolvo . . . . .	Mar.	76
See also <b>CREDIT CARDS</b> <b>LOANS</b> <b>LOANS-INSTALMENT</b>			Retailers Say Consumer Not Using Bank Cards . . . . .	Mar.	78	Mechanics and Farmers Svs. Bank (Bridgeport, Conn.) Offers Free Courtesy Card to Retirees over 65 . . . . .	Feb.	65
<b>CREDIT CARDS</b> A.B.A. on Credit Card Legislation . . . . .	Feb.	39	Retailers See Credit Cards Losing Sales Punch . . . . .	July	76	Natl. Bank of New Jersey (South Brunswick, N.J.) Gives House on Its Property for Parsonage . . . . .	Apr.	65
A.B.A. on Unsolicited Credit Cards . . . . .	Nov.	22	Solutions to the Inter- change Problems of Charge Cards—T. C. Franklin, Jr. and N. E. Magnus, Jr. . . . .	Dec.	57	Upper Avenue Natl. Bank (Chicago, Ill.) Treats Long-time Customers to Luncheon . . . . .	Dec.	65
Are Bank Cards Abused More by Men or Women . . . . .	June	107	Tiffany, Arnold Constable Accept Bank Credit Cards . . . . .	Apr.	124	<b>D</b>		
BankAmericard Good to Pay Income Taxes . . . . .	Feb.	75	Wall Street Suggests No-Load Fund Be Sold by Credit Card Firms . . . . .	May	74	<b>DEPOSITS</b> Brokered Funds . . . . .	Apr.	24
Bank Charge Cards in the 1970s—R. J. Abouchar . . . . .	Oct.	34	Want Your Card Returned? Send a Telegram . . . . .	Dec.	80	<b>DIRECTORS</b> Directors Discuss: Some Current Problems— J. W. Riday . . . . .	May	51
Bank Credit Cards in the 1970s—P. S. Nadler . . . . .	Sept.	45	What Directors Should Know About: Credit Cards and Check Credit . . . . .	Feb.	24	The Sixth Assembly for Bank Directors—R. R. Spooner . . . . .	Feb.	50
Bank's Master Charge Finance Charges Ruled Tax Deductible . . . . .	June	107	When the Credit Cards Take Over—R. S. Rosefsky . . . . .	Apr.	38	So Your Husband Is a Bank Director!— A. R. Davids . . . . .	Mar.	44
Businessmen Frown on Unsolicited Credit Cards . . . . .	Nov.	74	Women Can Be Trusted to Use Card Wisely . . . . .	Apr.	126	What Directors Should Know About: Credit Cards and Check Credit . . . . .	Feb.	24
Comptroller Reports on Credit Cards . . . . .	Sept.	22	<b>CREDIT REPORTING</b> Adventures of a Loan Officer . . . . .	July	16	<b>DISINTERMEDIATION</b> Yields on Treasury Bills . . . . .	Mar.	30
Credit Card Costs Can Be Controlled . . . . .	Mar.	85	A.B.A. Urges Restraint in Credit Reporting Legislation; Fed Shuns Job of Regulation— T. W. Miles . . . . .	July	16	<b>DISPLAYS</b> Christmas Display at The Fidelity Bank (Philadelphia, Pa.) (photo) . . . . .	Nov.	62

PAGE		MONTH	PAGE		MONTH	PAGE		MONTH	PAGE
74	Fireworks Display Put on by Marine Bank & Trust Co. (Tampa, Fla.)	Oct.	48	Government Officials Comment on Economic Conditions	July	18	Indiana Natl. Bank (Indianapolis, Ind.) Employs College Students in Part-time Jobs	Dec.	65
	First Israel Bank and Trust Co. (New York) Displays Products of Israel	Feb.	65	Is Washington Relaxing Too Soon?	May	26	Pro Football Players Train for Banking Jobs with Manufacturers and Traders Trust Co. (Buffalo, N.Y.)	Apr.	64
66	First Natl. Bank (Fort Worth, Tex.) Displays Religious Art (photo)	Nov.	61	JEC Agrees on Some Things	May	25	Reducing Teller Turnover	Aug.	83
40	Huge Christmas Tree for Lobby of First Natl. Bank (Chicago, Ill.) (photo)	Nov.	62	A Medley of Economic Views—W. P. Bogie	June	31	Tellers at Fidelity Bank (Beverly Hills, Calif.) Given New Titles	Mar.	68
28	Manchester Bank (St. Louis, Mo.) Has Hobby Display of Counterfeit and Genuine Bills	Oct.	48	Secy. Kennedy Answers Some Questions	Aug.	36			
	Natl. Bank of Detroit (Detroit, Mich.) Shows Pictures of Local Fauna	Oct.	48	The Soaring Sixties and the Surging Seventies—J. P. Wernette	Dec.	44			
62	South Fallsburg (N.Y.) Branch of Marine Midland Natl. Bank Shows Camera Dealer's Goods in Lobby (photo)	Dec.	65	War Bad for Economy	June	43			
70	<b>DISSENT</b> Our Assignment for '70—W. P. Bogie	Dec.	35	See also <b>ECONOMIC POLICY</b>			<b>EMPLOYEES—EXEMPT</b>		
64	<b>DIVIDEND POLICY</b> Some Observations On Setting Dividend Policy: the second of a four-part article—T. C. Hagaman	Oct.	36	<b>INFLATION</b>			New Minimum Salaries for Exempt Employees	Mar.	40
68	Only Year First Railroad & Banking Co. (Augusta, Ga.) Did Not Pay Dividends Was 129 Years Ago; Money Was Used to Bring Home Confederate Soldiers	June	67	<b>MONETARY POLICY</b>					
76	<b>E</b>			<b>ELECTRONIC DATA PROCESSING</b>			<b>EMPLOYEES—WOMEN</b>		
65	<b>ECONOMIC OUTLOOK</b> A.B.A. Officials Look Ahead—N. S. Rogers, C. C. Sommer, W. W. Alexander	Jan.	31	ADAPSO v. Comptroller—M. Hale	Apr.	56	Altadena Branch of U.S. Natl. Bank (San Diego, Calif.) Has All Women Employees (photo)	June	69
	Cautious Optimism	June	22	The Background of ADAPSO—C. J. Capozzola	Apr.	54	Attleboro (Mass.) Trust Co. Gives Eight Week Course to Women Employees (photo)	Mar.	67
	Future-Peeking Economist Details What He Sees	Dec.	81	Beware of These EDP Danger Signals—P. D. Louderback	Apr.	81	New "Career Suits" for Women Tellers at U.S. Natl. Bank of San Diego (San Diego, Calif.) (photo)	June	69
65	Long-Range Outlook	Apr.	20	Communicating Between EDP and Top Management People—R. L. Kemper	Apr.	96			
	A Medley of Economic Views—W. P. Bogie	June	31	Data Communications in the Federal Reserve System—J. E. Slocum	Apr.	73	<b>EMPLOYMENT</b>		
	Number of Challenges We Cannot Ignore—N. S. Rogers	Jan.	31	Data Processing and H. R. 6778	May	36	How Bank Automation Can Affect Employment—S. M. Blumner and R. B. Hutchinson	Jan.	77
24	The Perils and Promise of Prosperity—J. P. Wernette	June	51	Data Processing and the Supreme Court	July	30			
	Propitious Environment for Sustained Economic Growth—W. W. Alexander	Jan.	32	The EDP People You Seek May Be on Your Payroll—S. Davis	Sept.	47	<b>EMPLOYMENT—NON DISCRIMINATION</b>		
51	St. Louis Expects Some Moderation	June	21	EDP System for Small Banks	Sept.	91	Rule Relaxed for Equal Opportunity Reporting by Banks	May	35
50	The Soaring Sixties and the Surging Seventies—J. P. Wernette	Dec.	44	A Protection Primer for EDP Records—C. B. Johnson	Dec.	85	Study on the Negro and Banking	Apr.	50
44	Three Economists Typically Confusing	Mar.	34	Remote Data Centers Solve Bank's Space Problem—W. F. Greenwood	Feb.	85	<b>EQUIPMENT</b>		
		June	21	Supreme Court to Decide "Standing to Sue"	Sept.	28	Half-a-Minute, Please!	Aug.	83
	<b>ECONOMIC POLICY</b>			Where EDP and Marketing Meet—J. W. Whittle and J. J. Anderson	Apr.	84	La Salle Natl. Bank (Chicago, Ill.) Introduces Cash Dispensing Machine	Apr.	66
24	It's a Time for Reason Rather than Zeal—W. P. Bogie	May	33	See also <b>AUTOMATION COMPUTERS</b>			Mail It by Phone	Feb.	87
	New Economics	Mar.	32	<b>EMPLOYEE RELATIONS</b>			Robot Phone Handles Dealer Applications	Jan.	61
30	<b>ECONOMY—U. S.</b>			Bank Interiors and the Individual—J. Lowery	Mar.	49	Shortcut from Type to Tape	Feb.	87
	Budget Impact on the Economy	Apr.	20	Bank of Virginia (Richmond, Va.) Raises Pensions of Retired Employees	Mar.	68			
	Chairman Burns Testifies on the Hill	Apr.	37	Lincoln Natl. Bank & Trust Co. (Fort Wayne, Ind.) Rewards Tellers for Spotting Counterfeit Bills	Oct.	47	<b>EXHIBITS</b>		
62	Dr. Burns Answers Some Questions	Feb.	47	<b>EMPLOYEES</b>			Chase Manhattan Bank (N.Y.) Gives Circus Exhibit	May	62
			Chase Manhattan Bank (N.Y.) Hires Retirees As Per Diem Workers	Mar.	66	Indians Liven Bank Lobby	Aug.	88	
			The EDP People You Seek May Be on Your Payroll—S. Davis	Sept.	47	Irving Trust Co. (N.Y.) Holds 15th Semi-annual Exhibit of Wall Street Art Association	June	69	
			Former Asst. Cashiers at Texas Natl. Bank of Commerce (Houston) Titled to Identify Duties	Feb.	65	Many Visitors Yearly See Gold Collection of Union Bank & Trust Co. (Helena, Mont.) (photo)	Mar.	68	
						Mercantile Bank (Houston, Tex.) Shows Ancient Artifacts	June	67	
						University Natl. Bank (College Park, Md.) Shows Latin American Culture (photo)	Sept.	75	
						<b>EXPORT-IMPORT BANK OF WASHINGTON</b>			
						Eximbank's New Credit Insurance Program	June	26	
						A Look at Eximbank	Apr.	45	

	MONTH	PAGE		MONTH	PAGE		MONTH	PAGE	
<b>FARM EXPORTS</b>			<b>FORUMS</b>			<b>HOUSING</b>			<b>INST.</b>
Whatever Happened to Farm Exports?—F. Bailey, Jr. . . . .	Sept.	78	"Money Talk" Forum Sponsored by 14 Brenton Banks (Iowa) (photo) . . . . .	Mar.	66	Two 1-BHC Bills Compared . . . . .	July	58	INST.
<b>FARM LEGISLATION</b>			<b>FRANCE</b>			Washington Banks Want to Cross D. C. Line . . . . .	Sept.	68	INST.
Farm Programs . . . . .	June	74	Tax Cut Sparks Industry Boom—F. Pasqualini . . . . .	Dec.	100	<b>HOUSING</b>			INST.
The Farmer's Hat Turns Gray—F. Bailey, Jr. . . . .	June	72	G			Bankers in Key Areas Give: Four Reports on the Mortgage Market—J. F. Schneider, E. F. Terkoski, C. C. Barrett, D. H. Boyes . . . . .	Feb.	48	INST.
<b>FARM MANAGEMENT</b>			<b>GOLD</b>			The Banker's Stake in Housing . . . . .	Mar.	96	INST.
Carpets for Safety in the Cow Barn . . . . .	July	74	Gold's Demonetization . . . . .	Dec.	30	Development Bank Proposed . . . . .	Jan.	25	INST.
Farmers, Bankers Up in the Air . . . . .	July	74	Whither Gold?—H. Bratter . . . . .	Jan.	51	Housing Statistics Are Bad—and Sad! . . . . .	Mar.	78	INST.
<b>FARM PROGRAMS</b>			<b>GOVERNMENT DEPARTMENTS &amp; AGENCIES</b>			Housing Vacancy Data Subject of HUD Study . . . . .	Feb.	74	INST.
Preview of a Farm Program—F. Bailey, Jr. . . . .	Sept.	78	Farmers Home Denies Competing for Banks' Savings Deposits . . . . .	Oct.	51	HUD Hits Discrimination in Realty Advertising . . . . .	Apr.	124	INST.
<b>FARM SUBSIDIES</b>			F. Bailey, Jr. . . . .	June	46	Mortgage Men Agree: USA Has Housing Problem . . . . .	June	107	INST.
Farm Policy Showdown Under Way—F. Bailey, Jr. . . . .	Aug.	64	Reed Hunt Meets the Press . . . . .	Feb.	58	New Source for Housing Money Began Last Month . . . . .	June	107	INST.
<b>FARMERS</b>			Restructuring the Federal Banking Agencies—H. Bratter . . . . .	Feb.	58	No Relief in Sight for Cost-Whipped Homeowners . . . . .	Nov.	72	INST.
The Rapid Rise of the 20-Grand Farmer . . . . .	Oct.	52	SEC—the Banker's New Watchdog—J. E. Gilleran . . . . .	Feb.	52	To Housing's Rescue . . . . .	June	22	INST.
<b>FARMS</b>			USDA's 1969 Yearbook Is Available . . . . .	Feb.	82	What's Labor Shortage Doing to Housing Market? . . . . .	Nov.	74	INST.
Farm Real Estate . . . . .	June	74	H			I			INST.
<b>FEDERAL DEPOSIT INSURANCE CORPORATION</b>			<b>HAWAII</b>			<b>IDEAS AT WORK</b> . . . . .	Monthly exc. Aug.		INST.
Automation in the FDIC—E. J. Roddy . . . . .	Apr.	72	Eight Views from Oahu . . . . .	Sept.	110	<b>IDENTIFICATION</b>			INST.
Should FDIC Be a One-Man Agency? . . . . .	Sept.	53	Hawaii: the Prosperous Paradise . . . . .	Sept.	105	Watch the Girls in Boise . . . . .	Aug.	82	INST.
Staff Changes at FDIC . . . . .	Oct.	27	Welcome to Hawaii from the 50th State's Senators . . . . .	Sept.	104	<b>IN THIS ISSUE</b> . . . . .	Dec. through June		INST.
<b>FEDERAL RESERVE BOARD</b>			<b>HISTORY</b>			<b>INFLATION</b>			INST.
Burns Takes Over . . . . .	Mar.	32	Bank of California (San Francisco, Calif.) Finds Valuable Papers in Old Vault . . . . .	July	65	About Inflation [Letter to Editor from R. H. Hertz] . . . . .	June	114	INST.
Dr. Burns Makes a Good Start . . . . .	May	26	A.B.A. on 1-BHC Bill . . . . .	Apr.	36	Chronology of Anti-Inflationary Policies (excerpts from remarks by FRB Gov. George W. Mitchell) . . . . .	Mar.	42	INST.
Gov. Martin's Successor . . . . .	Nov.	32	A.B.A. Rallying Banks on 1-BHC Issue: Senate Is the New Field of Action—T. W. Miles . . . . .	Jan.	33	Diminishing Inflation Ahead . . . . .	June	21	INST.
<b>FEDERAL RESERVE SYSTEM</b>			An Appeal to Reason Concerning 1-BHCs N. S. Rogers . . . . .	July	45	Inflation Discussed by A.B.A. Pres. . . . .	Aug.	18	INST.
Data Communications in the Federal Reserve System—J. E. Slocum . . . . .	Apr.	73	How the Supreme Court Viewed Bank Holding Companies—R. S. Plotkin . . . . .	Jan.	47	Inflation Fight Not Painless . . . . .	May	28	INST.
Restructuring the Federal Banking Agencies—H. Bratter . . . . .	Feb.	58	More Testimony on 1-BHCs . . . . .	July	57	Inflation Slowdown Foreseen . . . . .	Apr.	20	INST.
<b>FELLOWSHIPS</b>			New Tactics Tried by Mr. Patman; Terse Report Accompanies 1-BHC Bill—T. W. Miles . . . . .	Sept.	16	Inflation vs. the Bank Shareholder—G. F. Fitzgerald . . . . .	June	41	INST.
Applications Accepted for White House Fellows . . . . .	Dec.	37	1-BHC "Not Necessarily Evil" . . . . .	July	60	Is Washington Relaxing Too Soon? . . . . .	May	26	INST.
<b>FILMS</b>			1-BHC Proposal Clears First Hurdle—T. W. Miles . . . . .	Aug.	16	It's a Time for Reason Rather than Zeal—W. P. Bogie . . . . .	May	33	INST.
"It's All Mine" Released by A.B.A. . . . .	Sept.	82	Presidential Commission Could Affect 1-BHC Legislation; Senate in No Hurry to Act on the Issue—T. W. Miles . . . . .	Apr.	34	Kennedy Meets with Bankers Treasury Secy. and Bankers Discuss Credit Squeeze . . . . .	Aug.	44	INST.
<b>FINANCE—U. S.</b>			Presidential Commission to Study 1-BHC Issue; Approach to the Problem Recommended by A.B.A.—T. W. Miles . . . . .	Mar.	38	Our Slowly Eroding Dollar—P. Braverman . . . . .	Apr.	40	INST.
Should U. S. Fiscal Year Start on January 1? . . . . .	Feb.	26	Some Key Factors Behind the Defeat of Banks on the One-Bank Holding Company Issue—T. W. Miles . . . . .	Dec.	36	Recession Plus Inflation—A. P. Stults . . . . .	Mar.	43	INST.
<b>FINANCIAL FOOTNOTES</b>	Mar. through June		See also			See also			INST.
<b>FISCAL POLICY</b>			<b>ECONOMY—U. S.</b>			<b>ECONOMY—U. S.</b>			INST.
New Economics . . . . .	Mar.	32	<b>FISCAL POLICY</b>			<b>FISCAL POLICY</b>			INST.
Nixon on Fed Policy . . . . .	Mar.	32	<b>MONETARY POLICY</b>			<b>MONETARY POLICY</b>			INST.
See also			<b>RECESSION</b>			<b>RECESSION</b>			INST.
<b>INFLATION</b>			<b>FISCAL POLICY</b>			<b>FISCAL POLICY</b>			INST.
<b>MONETARY POLICY</b>			<b>MONETARY POLICY</b>			<b>MONETARY POLICY</b>			INST.
<b>RECESSION</b>			<b>RECESSION</b>			<b>RECESSION</b>			INST.
<b>FISCAL YEAR</b>			<b>INSIDE INFORMATION</b>			<b>INSIDE INFORMATION</b>			INST.
Should U. S. Fiscal Year Start on January 1? . . . . .	Feb.	26	Banks and "Insider Trading" . . . . .	Aug.	87				INST.
<b>FOR THE BUILDING SCRAPBOOK</b>	Monthly exc. Nov., Jan., Apr., May								INST.
<b>FOREIGN AID</b>									INST.
Linking Reserve Creation to Development Aid . . . . .	Dec.	102							INST.

	MONTH	PAGE		MONTH	PAGE		MONTH	PAGE
<b>INSTALMENT CREDIT</b> See LOANS-INSTALMENT			<b>INTERNATIONAL TRADE</b> Banks Should Expand International Services— M. H. Stans . . . . .	Aug.	33	<b>Hawaiian Bank Allows Borrower to Set Pay Dates</b> . . . . .	Aug.	70
<b>INSURANCE</b> In Insurance Circles the Feeling Is Mutual . . . . .	Jan.	62	<b>INVESTMENTS</b> Cleveland Bank Starts Loan Participation Pool . . . . .	July	78	<b>LOANS-LIVESTOCK</b> Please Don't Lend to Us . . . . .	July	74
Protection for the Unique Liability of Bank Officials—D. L. Clifford . . . . .	Sept.	61	Yields on Treasury Bills . . . . .	Mar.	30	<b>LOANS-PARTICIPATION</b> Blanket Bonds and Participation Loans . . . . .	Aug.	26
<b>INTEGRATION</b> Study Shows Negroes Prefer to Live with Other Blacks . . . . .	Aug.	72	<b>JAMAICA</b> Jamaica—an Emerging Financial Center . . . . .	Feb.	55	<b>LOANS-REAL ESTATE</b> Changes Sought in Real Estate Loans . . . . .	Nov.	34
<b>INTEREST RATE CONTROL</b> Hassle in Congress over Interest Rate Control Bill; Modifications Made in Joint Conference—T. W. Miles . . . . .	Feb.	39	<b>JAWBONING</b> See PRICE AND WAGE CONTROLS			Real Estate Lending by Natl. Banks . . . . .	Oct.	16
<b>INTEREST RATE DISCLOSURE</b> Banker Talks of Problems in Planning for "Truth" . . . . .	Nov.	72	<b>JOB VACANCY</b> Job Vacancy Data—A New Guide for Business—M. R. Gainsbrugh . . . . .	Jan.	36	<b>LOANS-SMALL BUSINESS</b> A.B.A. Minority Lending Parallels Government Programs; Poll Shows Large Banks Committed to Such Efforts—T. W. Miles . . . . .	June	32
Bankers Discuss: Customer Reactions to Truth in Lending—J. W. Riday . . . . .	Jan.	53	<b>LEASING</b> Some Pitfalls and Over-sights in Leasing Bank Facilities—K. D. Laub . . . . .	Oct.	35	<b>LOBBYING</b> A.B.A.'s Lobbying Activities Are Questioned; Mr. Patman Demands a Full-Scale Investigation—T. W. Miles . . . . .	Oct.	26
Bankers Discuss: Truth-in-Lending—J. W. Riday . . . . .	Dec.	51	<b>LEGISLATION</b> A.B.A. on Credit Card Legislation . . . . .	Feb.	39	When Is a Lobbyist Not a Lobbyist?—W. P. Bogie . . . . .	Nov.	31
Coming to Terms with Reg. Z . . . . .	July	82	Collective Trust Funds Bill . . . . .	Dec.	28	<b>LUMBER</b> Two by Four? . . . . .	Feb.	82
Lenders Hot, Borrowers Cool to Truth Law . . . . .	Oct.	58	Hassle in Congress over Interest Rate Control Bill; Modifications Made in Joint Conference—T. W. Miles . . . . .	Feb.	39	<b>MANAGEMENT</b> Attracting Marketing Executives into Banking—W. B. Beeson . . . . .	June	65
A Little Old Lady Looks at Truth in Lending—C. W. Fishbaugh . . . . .	Mar.	14	State Taxation of Natl. Banks . . . . .	Jan.	26	A Basic Principle for Effective Management—H. Saxonian . . . . .	Sept.	54
Regulation Z Film Strip . . . . .	Sept.	24	<b>LENDING TRENDS</b> . . . . .	Monthly		Communicating Between EDP and Top Management People—R. L. Kemper . . . . .	Apr.	96
<b>INTEREST RATES</b>			<b>LITIGATION</b> Bank Rates and Usury Limits . . . . .	May	43	Liaison Is the Key to Successful Automation—J. A. O'Brien . . . . .	May	45
A.B.A. on Interest Control Act . . . . .	Oct.	16	Justice Sues Cleveland Trust—H. Bratter . . . . .	June	50	Management Succession Problems—F. Solomon . . . . .	Aug.	45
The A.B.A. on Interest Rate Control Act . . . . .	Dec.	37	New Supreme Court Rulings on the Right to Sue—W. B. Widnall . . . . .	May	41	What Makes Unscientific Management So Profitable?—S. S. Rangnekar . . . . .	May	47
Bank Rates and Usury Limits . . . . .	May	43	Some Recent Cases Involving Standing to Sue . . . . .	May	42	<b>LIVESTOCK</b> Cattlemen vs. Consumers . . . . .	June	74
Bankers Taken to Task on Prime Rate Hike T. W. Miles . . . . .	Aug.	16	<b>LOANS</b> First Natl. Bank (Louisville, Ky.) Allows Special Loans to Professional Men from Upper 25% of Their Classes . . . . .	Dec.	65	<b>MARKET RESEARCH</b> See MARKETING RESEARCH		
The Conflict of Interest Rates—W. P. Bogie . . . . .	Aug.	29	Warrants, Rights, and Profit Sharing in Money Lending—R. L. Schwind . . . . .	Dec.	53	<b>MARKETING</b> Attracting Marketing Executives into Banking—W. B. Beeson . . . . .	June	65
First Penny Offers 7 1/4% to Small Savers . . . . .	Feb.	72	See also CREDIT LENDING TRENDS			Creative Budgeting for Better Bank Advertising—G. M. Galb . . . . .	Feb.	61
Mortgage Market Grim; VA, VHA Rates Go Up . . . . .	Feb.	72	<b>LOANS-EDUCATION</b> A.B.A. Testifies on Student Loans—H. Bratter . . . . .	Sept.	43	The Money Management Concept—R. D. Hess . . . . .	Mar.	50
12% Rate Tables Appear in Mortgage Handbook . . . . .	Feb.	72	Book on Student Loans . . . . .	Apr.	24	New Approaches in Bank Marketing—H. D. Hirsch . . . . .	Oct.	45
When Interest Rates Are High Banks Aren't to Blame—T. Fischer . . . . .	July	72	University President Salutes Tacoma Banks . . . . .	Mar.	8	Quo Vadis Bank Marketing Officer?—G. M. Wasen . . . . .	May	59
Why We Raised Our Prime Rate (after Holding Out 'til July 23)—C. E. Lord . . . . .	Sept.	70	LOANS-INSTALMENT Automated Instalment Loan System Is Introduced . . . . .	Jan.	80	Take the Guesswork Out of Your Advertising—J. K. Boyd, Jr. . . . .	Mar.	63
<b>INTERNAL REVENUE SERVICE</b> IRS Makes a Point About Mortgage Points . . . . .	Jan.	62			Where EDP and Marketing Meet—J. W. Whittle and J. J. Anderson . . . . .	Apr.	84	
<b>INTERNATIONAL DEVELOPMENT</b> The Pearson Report . . . . .	Nov.	41						
<b>INTERNATIONAL MONETARY FUND</b> International Alchemy SDRs: The New Supplement to Gold—W. R. Burgess . . . . .	Nov.	41						
Varied Views from the Monetary Meeting H. Bratter . . . . .	Dec.	55						
<b>INTERNATIONAL MONETARY PROBLEMS</b> Pecunia Non Grata . . . . .	Aug.	83						

See also	MONTH	PAGE	MORTGAGE CREDIT	MONTH	PAGE	O	MONTH	PAGE
ADVERTISING			Equity Kickers Needed in Mortgage Scene . . . . .	Jan.	61			
PUBLIC OPINION						ODDS AND ENDS . . . . .	Dec. through May	
PUBLIC RELATIONS						OPERATIONS		
SERVICES						See		
<b>MARKETING RESEARCH</b>						ACCOUNTING		
Five Market Research						AUTOMATION		
Projects for the						COMPUTERS		
Small Banker—J. L.						EQUIPMENT		
Pope . . . . .	Jan.	65				MANAGEMENT		
<b>MERGERS</b>						OPERATIONS BULLETIN		
The Antitrust Div.								
and Banking . . . . .	July	48	<b>MORTGAGE OUTLOOK</b>			<b>OPERATIONS BULLETIN</b> . . . . .	Monthly exc.	
Bank Mergers and			Five Views of the			Apr.		
Potential Competition—			Mortgage Picture . . . . .	Aug.	31			
E. J. Metzger . . . . .	Mar.	56	Senators Hear A.B.A.			<b>OUTLOOK AND CONDITION</b>		
A Guideline of Special			on Mortgage Legis-			<b>OF BUSINESS</b> . . . . .	Monthly	
Interest to Banks . . . . .	July	49	lation—H. Bratter . . . . .	Apr.	43			
How Justice Views						<b>P</b>		
Bank Mergers . . . . .	Mar.	56				<b>PATRIOTISM</b>		
Justice Loses Another			<b>MORTGAGE RATES</b>			A Marine Speaks Out—		
Potential Competition			Mortgage Rates Near			R. Page . . . . .	Feb.	66
Case . . . . .	Mar.	30	8% in July, FHLBB			Our Assignment for		
Threat to Small			Says . . . . .	Oct.	58	'70—W. P. Bogie . . . . .	Dec.	35
Mergers . . . . .	May	25				<b>PENSION PLANS</b>		
Three Aspects of the			<b>MORTGAGES</b>			Continental Bank		
Merger Problem: Anti-			Bankers Urged to Make			(Philadelphia, Pa.)		
trust Laws and			Mortgages or Face			Increases Pension		
Mergers—M. Hale . . . . .	Mar.	54	Excessive Reforms:			Benefits for Retired		
See also			Secy. Romney Lays			Employees . . . . .	May	64
<b>ANTITRUST LAWS</b>			It on the Line—J. Kirk . . . . .	June	108			
<b>COMPETITION</b>			FHA Says Buyer Must					
<b>MEXICO</b>			See Appraised Value					
Hands Across the			Ahead of Closing Date . . . . .	Apr.	126			
Border . . . . .	May	53	Fewer Mortgages in					
The Mexican Economy:			Default Today than					
Performance and			Ever Since 1959 . . . . .	Aug.	72			
Prospects—R. Opie . . . . .	May	53	IRS Makes a Point					
Mexico's Role in International Finance—R.			About Mortgage Points . . . . .	Jan.	62			
Opie . . . . .	Aug.	34	Mortgage Bankers					
A Report on Mexico's			Make Majority of					
Expanding Economy—			FHA Loans; Lose					
R. Opie . . . . .	Dec.	47	\$ on Originations . . . . .	Dec.	82			
<b>MOBILE HOMES</b>			Mortgage Bankers Seek					
New Rule Will Lower			Formula for FHA					
Mobile-Home Site			Rate . . . . .	Apr.	126			
Rents . . . . .	Aug.	70	Mortgage Market Grim;					
			VA, VHA Rates					
			Go Up . . . . .	Feb.	72			
<b>MONETARY POLICY</b>			NY Banking Unit Lists					
Chronology of Anti-			1969 Mortgage					
Inflationary Policies			Figures . . . . .	May	76			
(excerpts from re-			Rate Rat-Race Runs on					
marks by FRB Gov.			in Home Mortgages . . . . .	July	76			
George W. Mitchell) . . . . .	Mar.	42	12% Rate Tables					
Stein Is Reassuring . . . . .	May	28	Appear in Mortgage					
See also			Handbook . . . . .	Feb.	72			
<b>ECONOMY—U. S.</b>								
<b>FISCAL POLICY</b>			<b>MUTUAL FUNDS</b>					
<b>INFLATION</b>			Mutual Fund Offers					
<b>RECESSION</b>			7% Yield in Short-					
<b>MONEY</b>			Term Government					
Our Slowly Eroding			Securities . . . . .	Apr.	124			
Dollar—P. Braverman . . . . .	Apr.	40	Wall Street Suggests					
Where Money Costs			No-Load Fund Be					
Less . . . . .	Sept.	32	Sold by Credit Card					
See also			Firms . . . . .	May	74			
<b>COINAGE</b>								
<b>CURRENCY</b>								
<b>GOLD</b>								
<b>MONETARY POLICY</b>								
<b>MONEY MANAGEMENT</b>								
Make the Customer								
Know He Needs								
You—L. Consolvo . . . . .	Mar.	76						
The Money Management								
Concept—R. D. Hess . . . . .	Mar.	50						
<b>MONEY ORDERS</b>								
New Money Order								
Issued by Post								
Office . . . . .	Jan.	33						
<b>MORTGAGE COMPANIES</b>								
New York Bank								
Acquires Detroit								
Mortgage Banker . . . . .	May	78						

	MONTH	PAGE		MONTH	PAGE		MONTH	PAGE
Bank of Commerce (Fort Lauderdale, Fla.) Offers Young Savers Coin			How to Measure Your Bank's Image—E. M. Johnson	Dec.	63	See also		
Bank in Shape of Football Helmet	Feb.	65	The Money Management Concept—R. D. Hess	Mar.	50	<b>FISCAL POLICY</b>		
Cars, TV Sets, Boats Become Savings Interest—and in Advance	May	74	More Public Views on Banking—W. P. Bogie	Mar.	37	<b>INFLATION</b>		
Fidelity Bank (Beverly Hills, Calif.) Offers Free Checking Accounts	May	62	See also			<b>MONETARY POLICY</b>		
First Natl. Bank (Chicago, Ill.) Uses Fancy Fabric Covers for Checkbooks	Dec.	65	<b>ADVERTISING</b>			<b>RETIREMENT</b>		
Indland Bank (Pomona, Calif.) Awards Prize to Local Resident of Same Age as Bank	Oct.	48	<b>MARKETING</b>			Retirement Is Rough—Unless Carefully Planned—E. W. Fair	Mar.	26
Natl. Bank of North America Opens New Branch with Sale of Wigs for New Depositors	June	67	<b>PUBLIC OPINION SERVICES</b>			<b>REVENUE SHARING</b>		
Royal Natl. Bank (Dallas, Tex.) Gives Savings Bond Every Hour at Opening	Oct.	48	<b>PUBLICATIONS</b>			The President's Plan to Share Federal Revenues—H. Bratter	Oct.	38
To Display or Not, That Is the Question	Jan.	61	Arizona Bank (Phoenix, Ariz.) Offers Handbook for Newcomers to State	May	62	<b>RIGHT TO SUE</b>		
Union Natl. Bank (Chicago, Ill.) Rewards 1,500,000th Drive-In Depositor	Oct.	48	The Bank of Virginia (Richmond, Va.) Issues Booklet, "How to Take Advantage of the Bank"	Feb.	65	New Supreme Court Rulings on the Right to Sue—W. B. Widnall	May	41
Valley Natl. Bank (Ariz.) Offers English China for New Accounts (photo)	Jan.	69	Chemical Bank (New York) Issues Booklet of Walking Tours in Brooklyn	Feb.	65	Some Recent Cases Involving Standing to Sue	May	42
Western Pa. Natl. Bank (Pittsburgh) Gives Flowers on First Day of Spring (photo)	May	62	Crocker-Citizens Natl. Bank (San Francisco, Calif.) Issues Booklet "Clubman's Guide to Choice California Wines"	May	64	S		
Whistle a Happy Tune!	May	86	Natl. Bank (Detroit, Mich.) Offers Pamphlet on Money Management	May	64	<b>SALES TRAINING</b>		
See also			New Operations Manual Stresses Effective Use of Manpower	May	103	How Banks Achieve Effective Sales Training—L. B. Rossbach, Jr.	Jan.	41
<b>ADVERTISING</b>			Peoples Bank (Bloomington, Ill.) Publishes History of Bank's First 100 Years	Jan.	69	<b>SAVINGS BANKS</b>		
<b>BUSINESS DEVELOPMENT</b>			Security Natl. Bank (Roswell, N. M.) Publishes "Salute to Roswell Teenagers"	June	67	Interest-Hungry Savers Flee Savings Banks	Dec.	80
<b>CONTESTS</b>			USDA's 1969 Yearbook Is Available	Feb.	82	<b>SAVINGS &amp; LOAN ASSOCIATIONS</b>		
<b>EXHIBITS</b>			See also			S&Ls Add New Products to Savings Shelves	Oct.	60
<b>SHOWS</b>			<b>A.B.A.—PUBLICATIONS SURVEYS</b>			<b>SAVINGS DEPOSITS</b>		
<b>PROTECTIVE MEASURES</b>			<b>PUBLICITY</b>			Account for \$10 Opened in 1819 at N. Y. Bank for Savings (N.Y.) Now \$8,463.56	July	65
Caisses Populaires (Montreal) Instal Bulletproof Phone-booths	Mar.	67	Bank of Calif. (Portland, Ore.) Uses Rose Festival to Publicize New Bank (photo)	Sept.	76	<b>SAVINGS PLANS</b>		
Calling All Guards!	Feb.	87	<b>PUBLISHING</b>			Cars, TV Sets, Boats Become Savings Interest—and in Advance	May	74
Economic Surveillance	Mar.	86	How to Get Your Book Published	May	8	Twin Babies Advertise New "Twin Account Plan" of Toronto Dominion Bank (Canada) (photo)	May	63
Electronic Security in the Computer Room	May	86	<b>R</b>					
First Natl. Bank (Allentown, Pa.) Has "Hot Line" to Police Headquarters	Mar.	67	<b>RADIO</b>					
The "How to" of Dealing with Bank Robbers	July	51	How Radio Programs Can Work for You—J. Verbel	Apr.	61	First Security Bank of Utah N.A. (Salt Lake City) Helps School Bank with System of Token Payments	Jan.	69
This Protection Is Subtle Security	May	84	<b>RECRUITING</b>					
The War on Crime Grows Hotter—W. P. Bogie	Oct.	25	College Students View Corporate Recruiters—L. J. Margolin	June	37	Long Point Natl. Bank (Houston, Tex.) Offers Tours to Elementary School Classes	Feb.	65
<b>PUBLIC OPINION</b>			<b>REPORTS</b>					
The Money Management Concept—R. D. Hess	Mar.	50	Central Carolina Bank (Durham, N.C.) Attaches Stockholder Questionnaire to Annual Report	Apr.	64	<b>SDR, see SPECIAL DRAWING RIGHTS</b>		
More Public Views on Banking—W. P. Bogie	Mar.	37	Changes Made in Bank Reports	Aug.	86	<b>SECURITIES AND EXCHANGE COMMISSION, see GOVERNMENT DEPARTMENTS &amp; AGENCIES</b>		
Use of Type Face Affects Bank's Image (photo)	Mar.	67	FDIC's Data Feedback Program—M. T. Mitchell	July	46	<b>SEMINARS</b>		
See also			<b>RECESSION</b>					
<b>ADVERTISING</b>			Recession Plus Inflation—A. P. Stults	Mar.	43	Banco Popular de Puerto Rico Conducts Business Opportunity Seminars at New York Branch	Mar.	68
<b>MARKETING</b>						Canal Natl. Bank (Portland, Me.) Holds Tax Seminar for Charitable Organizations	May	64
<b>PUBLIC RELATIONS</b>								
Assignment: Better Public Understanding	Feb.	37						
Connecticut Savers Bank (New Haven) Conducts Anti-Smoking Campaign	May	62						
Eight-man Comm. on Banking Communications Announced by A.B.A. and Foundation for Full Service Banks	Feb.	64						

	MONTH	PAGE		MONTH	PAGE		MONTH	PAGE	
The Fidelity Bank (Philadelphia, Pa.) Sponsors Seminar for Church Treasurers . . . . .	Feb.	65	Hartford (Conn.) Natl. Bank & Trust Co. Installs Money Matic Machine That Dispenses Cash . . . . .	May	64	Fashion Show Held in Three Minneapolis Banks, First Natl., Farmers & Mechanics Savings and North- western Natl. (photo) . . . . .	May	61	THE H
Polk Co. Chapter, A.I.B. (Lakeland, Fla.) Holds Teller-Operations Seminar (photo) . . . . .	Apr.	64	Indiana Natl. Bank (Indianapolis) Estab- lishes Bank-Operated Travel Club . . . . .	Jan.	70	First Natl. Bank (Naples, Fla.) Holds Auto Show . . . . .	Feb.	65	THE T
United Virginia Bank/First & Citizens Natl. (Alexandria, Va.) Sponsors "Pacesetter Seminars" . . . . .	Mar.	68	Introduction of New Services for Profit (Part I)—A. S. Kranzley . . . . .	May	49	The Manhattan Svgs. Bank (N.Y.) Gives Annual Ice Show (photo) . . . . .	Nov.	62	THE S
<b>SERVICES</b>			Introduction of New Services for Profit (Part II)—A. S. Kranzley . . . . .	June	47	Manhattan Svgs. Bank (N.Y.) Holds Dog Show . . . . .	May	63	SUR- A
ADAPSO v. Comptroller— M. Hale . . . . .	Apr.	56	La Salle Natl. Bank (Chicago, Ill.) Intro- duces Cash Dispensing Machine . . . . .	Apr.	66	Official Bank Hostess Presides at Fashion Show Given by Security Bank & Trust Co. (Casper, Wyo.) . . . . .	Dec.	65	A
And It Works for Cars, Too . . . . .	Aug.	82	Make the Customer Know He Needs You—L. Consolvo . . . . .	Mar.	76	Wells Fargo Bank & Tr. Co. (San Jose, Calif.) Holds Annual Orchid Show (photo) . . . . .	Sept.	76	A
The Background of ADAPSO—C. J. Capozzola . . . . .	Apr.	54	Management Service Grows . . . . .	Feb.	86	<b>SMALL BUSINESS ADMINISTRATION</b>			B
Bank Automation and Improved Public Service—W. B. Camp . . . . .	Apr.	71	Marine Midland Dental Service Started from Aching Back—G. E. Toles . . . . .	July	63	What Senators Want of SBA . . . . .	July	55	B
Bank of America (Calif.) Issues Courtesy Card Guaranteeing Payment of Personal Checks . . . . .	May	63	Merchandise Natl. Bank (Chicago) Installs American Express Information Service (photo) . . . . .	Sept.	75	<b>SPECIAL DRAWING RIGHTS</b>			D
Bank of Fremont (Calif.) Provides Cold Drink Stands for Youngsters in Business . . . . .	Feb.	65	The Money Management Concept—R. D. Hess . . . . .	Mar.	50	Barclays Bank on SDRs . . . . .	Dec.	56	E
Bank of Montreal Reduces Service Charges for Senior Citizens . . . . .	Mar.	67	Natl. Bank of North America (New York, N.Y.) Offers Computer- ized Tax Service . . . . .	Apr.	66	Gold, SDRs and the Two-Tier System . . . . .	Nov.	42	E
Bank of the Common- wealth (Detroit, Mich.) Features "Instant Cash" Machine and "Visual Auto Teller" Systems . . . . .	Mar.	67	Need Money—Dial CASH . . . . .	July	82	International Alchemy . . . . .	Nov.	41	D
Bank of the Southwest (Houston, Tex.) Forms Travelers Club . . . . .	Apr.	66	New Software Packages . . . . .	Aug.	83	Linking Reserve Creation to Development Aid . . . . .	Dec.	102	I
Bank of Tokyo (San Francisco, Calif.) Sells Expo Tokens at Discount . . . . .	Mar.	67	New System Speeds Teller Window Service at Connecticut Bank & Trust Co. (Hartford, Conn.) and First Natl. Bank (Memphis, Tenn.) . . . . .	Feb.	64	Paper Gold Is Here . . . . .	Apr.	35	P
A Bank Service That's Totally New Gives Companies Govern- ment-paid Research— J. Kirk . . . . .	Aug.	42	Personalized Banking . . . . .	Mar.	86	SDRs: The New Supple- ment to Gold—W. R. Burgess . . . . .	Nov.	39	P
Banks Helping Minority Business . . . . .	Nov.	22	Philadelphia Natl. Bank (Pa.) Installs Ticket- Selling Computer Service (photo) . . . . .	Jan.	69	<b>STATISTICS</b>			S
Banks Should Expand International Services— M. H. Stans . . . . .	Aug.	33	Potomac Bank & Trust Co. (Fairfax, Va.) Offers "Mini-Savings Account" for Youngsters . . . . .	Oct.	48	FIDIC's Data Feedback Program—M. T. Mitchell . . . . .	July	46	S
Cash Machine at Chemical Bank (Rock- ville Centre, N.Y.) Dispenses Packets of Money on Master Charge Card (photo) . . . . .	Feb.	65	Provident Natl. Bank (Philadelphia, Pa.) Offers Plane Transit Service for Correspond- ents (photo) . . . . .	May	63	<b>STOCK CERTIFICATES</b>			S
Coin Machine in Lobby of Exchange Bank & Trust Co. (Dallas, Tex.) Dispenses Foreign Coins . . . . .	Feb.	65	Royal Bank of Canada (Montreal) Distributes Brochure to Eskimo Customers in Their Own Language (photo) . . . . .	Apr.	66	Broker Automates Back Office: Two Certifi- cate Proposals Made . . . . .	Aug.	6	S
Citizens & Southern Banks (Georgia) Offer New Computa- Home Service . . . . .	May	64	Savings Banks Seek to Broaden Services into Checking Area . . . . .	Dec.	80	We Must Modernize Stock Certificate Handling— R. J. Cunningham . . . . .	Apr.	48	S
Citizens & Southern Natl. Bank (Atlanta, Ga.) Offers Profit- Sharing Plan for Small Corporations . . . . .	May	64	South Shore Natl. Bank (Quincy, Mass.) Holds Customs House Broker- age License . . . . .	May	63	<b>STOCK MARKET</b>			S
Citizens Commercial & Svgs. Bank (Flint, Mich.) Advertises Services in Window Display (photo) . . . . .	Oct.	47	Supreme Court and ADAPSO Case . . . . .	Jan.	25	The Tax Bill's Effect on the Stock Market—J. W. Wright . . . . .	Apr.	42	S
Closed, but Not Closed— A. W. Farrant . . . . .	Jan.	67	Supreme Court to Decide "Standing to Sue" . . . . .	Sept.	28	<b>STOCK THEFTS</b>			S
Data Processing and H. R. 6778 . . . . .	May	36	See also <b>ADVERTISING</b> <b>MARKETING</b> <b>PUBLIC OPINION</b> <b>PUBLIC RELATIONS</b>			Wall Street Takes Stock of Stock Taking—J. Kirk . . . . .	Jan.	63	S
E Pluribus Unum . . . . .	Aug.	82	<b>SHOWS</b>			<b>STOCK TRANSFER AGENTS</b>			S
Funds of State of Illinois Deposited in Banks Provide Community Services . . . . .	July	65	Erie Co. Svgs. Bank (Buffalo, N.Y.) Holds Antique Car Show . . . . .	Mar.	68	Profits in Stock Transfer . . . . .	Mar.	86	S
						<b>SUPERVISION</b>			S
						Changes Suggested in Branching and Regulation—J. M. Hall . . . . .	Sept.	58	S
						A Profile of the In- effective Supervisor— G. R. Allen . . . . .	July	44	S
						The Supervision of State Banks . . . . .	Sept.	56	S
						See also <b>COMPTROLLER OF THE CURRENCY</b> <b>FEDERAL DEPOSIT INSURANCE CORPORA- TION</b> <b>FEDERAL RESERVE BOARD</b>			S
						<b>SUPREME COURT—DECISIONS</b>			S
						ADAPSO v. Comptroller— M. Hale . . . . .	Apr.	56	S

GE		MONTH	PAGE		MONTH	PAGE		MONTH	PAGE
	The Background of ADAPSO—C. J. Capozzola . . . . .	Apr.	54	Selected Operating Ratios of Insured Commercial Banks 1968 . . . . .	July	47	<b>URBAN PROBLEMS</b>		
61	How the Supreme Court Viewed Bank Holding Companies—R. S. Plotkin . . . . .	Jan.	47	<b>TAXATION</b>			A.B.A. Minority Lending Parallels Government Programs; Poll Shows Large Banks Committed to Such Efforts—T. W. Miles . . . . .	June	32
65	The Messenger Decision . . . . .	Feb.	28	BankAmericard Good to Pay Income Taxes . . . . .	Feb.	75	Banks Helping Minority Business . . . . .	Nov.	22
62	New Supreme Court Rulings on the Right To Sue—W. B. Widnall . . . . .	May	41	Higher Bank Taxes Predicted . . . . .	Nov.	26	Creative Financing for Minority Areas—D. Behrend . . . . .	June	39
63	Supreme Court and ADAPSO Case . . . . .	Jan.	25	The New Tax Law and the Banks—P. S. Nadler . . . . .	Feb.	42	Criteria for Banks in Their Urban Dilemma—R. S. West . . . . .	Aug.	39
	<b>SURVEYS</b>			State Taxation of Natl. Banks . . . . .	July	28	\$1-Million Deposited to Aid Black Banks—J. Kirk . . . . .	July	76
	A.B.A. Marketing/Savings Div. Publishes Results of Survey on Premiums as Customer Incentives . . . . .	Oct.	56	State Taxation of Natl. Banks . . . . .	Jan.	26	Rebuilding the Ghettos—N. S. Rogers (excerpts from an address) . . . . .	Aug.	38
65	A.B.A. 1969 Automation Survey—B. M. Rider . . . . .	Oct.	61	The Tax Bill's Effect on the Stock Market—J. W. Wright . . . . .	Apr.	42	The Story of Progress Plaza: Black Power + White Power = American Power—J. L. Blocker . . . . .	Aug.	41
76	A.B.A. 1969 Automation Survey; second part—B. M. Rider . . . . .	Nov.	75	Taxation and the Farmer . . . . .	Nov.	66	Study Released on 2-Year Probe of City's Woes . . . . .	Sept.	86
55	A.B.A. Survey on Time Deposits . . . . .	Sept.	82	<b>TELEVISION</b>			<b>URBAN RENEWAL</b>		
	BANKING. Bankers Discuss: Truth-in-Lending—J. W. Riday . . . . .	Dec.	51	Erie Co. Savings Bank (Buffalo, N.Y.) Presents TV Show (photo) . . . . .	Mar.	67	'Portable Park' Beautifies Temporary Parking Lot . . . . .	Aug.	70
	BANKING. Directors Discuss: Some Current Problems—J. W. Riday . . . . .	May	51	Industrial Natl. Bank of Rhode Island (Providence, R.I.) Films TV Commercial in Lobby (photos) . . . . .	Dec.	66	<b>USURY</b>		
56	BANKING. Customer Reactions to Truth in Lending . . . . .	Jan.	53	TV as a Sales Aid . . . . .	June	83	Bank Rates and Usury Limits . . . . .	May	43
42	BANKING. Facts & Views on Fertilizer Financing . . . . .	Feb.	78	<b>TRAINING</b>			Usury Laws May End FNMA Work in 12 States . . . . .	Sept.	86
102	Datamize Corporation Polls 150 Bank Customers in the Borough of Queens, New York . . . . .	Feb.	68	Bank Trains Navy Vets . . . . .	Mar.	86			
35	Manufacturers Hanover Trust. How Banks Achieve Effective Sales Training . . . . .	Jan.	41	Chase Manhattan Bank (N.Y.) Gives Computer Training Course for Disabled Servicemen (photo) . . . . .	June	67	<b>V</b>		
46	Maryland Bankers Assn. on Steps Taken By Other State Assns. to Improve Public's Opinion of Banking Industry . . . . .	Feb.	38	Chase Manhattan Bank (N.Y.) Sponsors Program of Computer Training for Wounded Vietnam Servicemen . . . . .	Feb.	65	<b>VIOLENCE</b>		
48	Playboy Surveys New Car Owners . . . . .	Oct.	58	First Natl. Bank (St. Petersburg, Fla.) Offers Banking Course for High School Seniors and Juniors . . . . .	Feb.	65	Bank of America's Branch at Isla Vista (Calif.) Burned; Bank Issues Editorial . . . . .	May	61
	<b>SYMBOLS</b>			<b>TREASURY BILLS</b>					
42	Girard Bank (Philadelphia, Pa.) Has New Corporate Symbol (photo) . . . . .	June	69	Yields on Treasury Bills . . . . .	Mar.	30	<b>W</b>		
63	New Symbol of First Natl. Bank (Fort Myers, Fla.) May Be Used in Many Ways (photo) . . . . .	Apr.	66	<b>TRUST DEPARTMENT</b>			<b>WAGE CONTROLS</b>		
86	New Symbol of Union Market Natl. Bank (Watertown, Mass.) Applicable for Use on Key Rings, Cuff Links, etc. (photo) . . . . .	Apr.	66	Aggressiveness Urged in Trust Departments . . . . .	Oct.	12	See <b>PRICE AND WAGE CONTROLS</b>		
58		T		<b>TRUST FUNDS</b>			<b>WASHINGTON</b>		
44	<b>TABLES</b>			Collective Trust Funds Bill . . . . .	Dec.	28	WHAT'S NEW . . . . .		
56	Advertising Expenditures by Medium . . . . .	Aug.	59	<b>TRUST HOLDINGS</b>					
	Bank Services Offered/Advertised in 1969: Percent of All U.S. Banks . . . . .	Aug.	59	Changes for Broadcast Stocks . . . . .	Jan.	28	<b>WOMEN BANK CUSTOMERS</b>		
	Most Important Objectives for Bank Advertising in 1969 . . . . .	Aug.	60	<b>TRUST INVESTMENTS</b>			Making a Women's Program Profitable—P. Whitworth . . . . .	July	91
56	Percentile Distribution of Insured Commercial Banks by Selected Income Ratios 1968 . . . . .	July	47	A.B.A. Seeks Relief from FCC Rule . . . . .	Dec.	62	<b>WOMEN BANKERS</b>		
			<b>TRUST SERVICE</b>			NABW Meets in San Francisco—E. M. Bauer . . . . .	Nov.	70	
			A New Trust Service for Professional People—R. S. Michels, Jr. . . . .	Mar.	51	<b>WOMEN IN BANKING</b>			
			<b>TRUTH IN LENDING</b>			State Bankers Assn. Women Convene in Connecticut . . . . .	Dec.	90	
			See <b>INTEREST RATE DISCLOSURE</b>			<b>WORKSHOPS</b>			
				U		Loan Automation Workshop Slated for March 8-10 . . . . .	Feb.	74	
			<b>UNEMPLOYMENT</b>			Milliken Natl. Bank (Decatur, Ill.) Holds Workshop for Directors and Officers . . . . .	May	63	
			What Is the Administration's Unemployment Target? . . . . .	Dec.	30	<b>WORLD FINANCE</b>			
						Monthly exc. Feb.			